



# ACCOUNT DISCLOSURE RATE SUPPLEMENT

1560 Cable Ranch Rd. • Ste. 200 • San Antonio, TX 78245  
210.673.5610 • 1.800.227.5328 • www.GoAFFCU.com

## INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements And Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account:

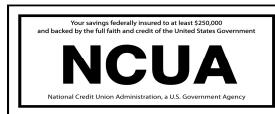
Request for Information

EFFECTIVE DATE:

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Primary Savings (1)		_____ %	_____ %
<input type="checkbox"/> Teen Savings (1)		_____ %	_____ %
<input type="checkbox"/> Kids Club Savings (1)		_____ %	_____ %
<input type="checkbox"/> Traditional IRA (1)(2)	\$0.01 - \$2,499.99	_____ %	_____ %
<input type="checkbox"/> ROTH IRA (1)(2)	\$2,500.00 - \$9,999.99	_____ %	_____ %
<input type="checkbox"/> ROTH Conversion IRA (1)(2)	\$10,000.00 - \$24,999.99	_____ %	_____ %
	\$25,000.00 - \$49,999.99	_____ %	_____ %
	\$50,000.00 - \$89,999.99	_____ %	_____ %
	\$90,000.00 - \$100,000.00	_____ %	_____ %
	\$100,000.01 & Greater	_____ %	_____ %
<input type="checkbox"/> Business Savings (1)		_____ %	_____ %
<input type="checkbox"/> Money Market (1)(2)	\$0.01 - \$2,500.00	_____ %	_____ %
	\$2,500.01 - \$25,000.00	_____ %	_____ %
	\$25,000.01 - \$50,000.00	_____ %	_____ %
	\$50,000.01 - \$100,000.00	_____ %	_____ %
	\$100,000.01 & Greater	_____ %	_____ %
<input type="checkbox"/> High Yield Savings (1)(4)	\$0.01 - \$25,000.00	_____ %	_____ %
	\$25,000.01 & Greater	_____ %	_____ %
<input type="checkbox"/> Secondary Savings (1)		_____ %	_____ %
<input type="checkbox"/> Business Money Market (1)(2)	\$0.01 - \$2,500.00	_____ %	_____ %
	\$2,500.01 - \$25,000.00	_____ %	_____ %
	\$25,000.01 - \$50,000.00	_____ %	_____ %
	\$50,000.01 - \$100,000.00	_____ %	_____ %
	\$100,000.01 & Greater	_____ %	_____ %
<input type="checkbox"/> Rewards Checking (1)		_____ %	_____ %
<input type="checkbox"/> Teen Checking (1)		_____ %	_____ %
<input type="checkbox"/> Basic Business Checking (1)		_____ %	_____ %
<input type="checkbox"/> Standard Business Checking (1)		_____ %	_____ %
<input type="checkbox"/> Plus Business Checking (1)		_____ %	_____ %
<input type="checkbox"/> Christmas Club (1)		_____ %	_____ %

Account Type	FIXED RATE				
	MINIMUM BALANCE REQUIREMENTS	TERM	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Term Share (2)(3)	\$ _____	6 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Term Share (2)(3)		12 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
<input type="checkbox"/> Traditional IRA Term Share (2)(3)			\$100,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> ROTH IRA Term Share (2)(3)		18 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
<input type="checkbox"/> ROTH Conversion IRA Term Share (2)(3)			\$100,000.00 & Greater	_____ %	_____ %
		24 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
		36 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
		48 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
		60 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
		84 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %

- (1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of \_\_\_\_\_. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.
- (2) All deposited funds earn the rate for the tier.
- (3) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (210) 673-5610.
- (4) Only the deposited funds that comprise each tier will earn the rate for that tier.





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# Schedule of Fees and Charges

## Personal Checking

Rewards Checking – Monthly  
Checks (depending on style and quantity)  
MICR Error caused by printing error (other than Harland) per check  
Check Photocopy (in excess of 2/statement cycle) per copy  
Research per hour – one hour minimum  
Statement reconciliation per hour – one hour minimum  
Temporary Checks (12 checks)  
Temporary Checks (20 checks)  
Courtesy Pay Fee per debit as applicable  
Stop Payment (checks and other payments) per item

## Savings

Excess Withdrawal Fee per debit (after six free)  
Early Closure Fee (if closed within 60 days of opening)  
Minimum Balance Fee – Primary Savings Account only  
Closing Christmas Club off cycle  
Christmas Club – Early Withdrawal Fee  
Official Check

## Money Market / High Yield Savings

Excess Withdrawal Fee per debit (after six free)  
Minimum Balance Fee

## Standard Business Checking

Minimum Balance Fee  
Item Charge in excess of 100 items each month

## Plus Business Checking

Minimum Balance Fee  
Item Charge in excess of 250 items each month

## Other Business Service Fees

Business Bill Pay per month  
Rolled Coin per roll  
Strapped Currency per \$1,000.00 and fraction thereof  
Deposit Correction Fee per deposit  
<sup>1</sup> The Lesser of the account balance or \$4.99.

## General Fees

Non-sufficient Funds per debit  
Inactivity Fee – (first charged to checking then savings) per month after 12 months inactivity  
Bad Address Fee  
ATM Balance Inquiry – Non-AFFCU Branded and Non- Allpoint ATMs per inquiry  
ATM Transactions – Non-AFFCU Branded and Non- Allpoint ATMs per transaction  
Stop Payment on an Official Check  
1 Stop Payment of ACH Transfer per item  
Expedited Payment Fee  
Close/Re-open Account per share (loan or service transferred)  
Domestic Wire – outgoing  
International Wire – outgoing  
Incoming Wire – incoming  
Legal Service – Levy, Garnishment, etc. This fee is in addition to the Research Fee and Fees for Copies, if any apply.  
Paper Statement per statement  
Returned Item drawn on an account owned or controlled by an owner of the account to which the funds were credited  
Returned Check other than above  
Statement Copy per statement  
VISA® Card Reissue other than normal Expiration Reissue  
VISA® Card Expedited Mailing  
VISA® Credit Card – Payment By Phone  
Medallion Stamp

Air Force Federal Credit Union  
1560 Cable Ranch Rd., Ste. 200 San Antonio, TX 78245  
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**Federally Insured by NCUA**