



ACCOUNT DISCLOSURE RATE SUPPLEMENT AND SCHEDULE OF FEES AND CHARGES

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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: February 20,2019

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Primary Savings (1)		0.10%	0.10%
Jet Space Savings (1)		0.10%	0.10%
Kids Club Savings (1)		0.10%	0.10%
Traditional IRA (1)(2)	\$0.01 - \$2,499.99	0.30%	0.30%
	\$2,500.00 - \$9,999.99	0.30%	0.30%
	\$10,000.00 - \$24,999.99	0.30%	0.30%
	\$25,000.00 - \$49,999.99	0.45%	0.45%
	\$50,000.00 - \$89,999.99	0.45%	0.45%
	\$90,000.00 - \$99,999.99	0.55%	0.55%
	\$100,000.01 & Greater	0.55%	0.55%
ROTH IRA (1)(2)	\$0.01 - \$2,499.99	0.30%	0.30%
	\$2,500.00 - \$9,999.99	0.30%	0.30%
	\$10,000.00 - \$24,999.99	0.30%	0.30%
	\$25,000.00 - \$49,999.99	0.45%	0.45%
	\$50,000.00 - \$89,999.99	0.45%	0.45%
	\$90,000.00 - \$99,999.99	0.55%	0.55%
	\$100,000.01 & Greater	0.55%	0.55%
ROTH Conversion IRA (1)(2)	\$0.01 - \$2,499.99	0.30%	0.30%
	\$2,500.00 - \$9,999.99	0.30%	0.30%
	\$10,000.00 - \$24,999.99	0.30%	0.30%
	\$25,000.00 - \$49,999.99	0.45%	0.45%
	\$50,000.00 - \$89,999.99	0.45%	0.45%
	\$90,000.00 - \$99,999.99	0.55%	0.55%
	\$100,000.01 & Greater	0.55%	0.55%
Coverdell Education Savings (1)(2)	\$0.01 - \$2,500.00	0.30%	0.30%
	\$2,500.01 - \$25,000.00	0.30%	0.30%
	\$25,000.01 - \$50,000.00	0.45%	0.45%
	\$50,000.01 - \$100,000.00	0.45%	0.45%
	\$100,000.01 & Greater	0.55%	0.55%
Health Savings (1)(2)	\$0.01 - \$2,500.00	0.30%	0.30%
	\$2,500.01 - \$25,000.00	0.30%	0.30%
	\$25,000.01 - \$50,000.00	0.45%	0.45%
	\$50,000.01 - \$100,000.00	0.45%	0.45%
	\$100,000.01 & Greater	0.55%	0.55%
Business Savings (1)		0.10%	0.10%
Money Market (1)(2)	\$0.01 - \$2,500.00	0.05%	0.05%
	\$2,500.01 - \$25,000.00	0.25%	0.25%
	\$25,000.01 - \$50,000.00	0.25%	0.25%
	\$50,000.01 - \$100,000.00	0.25%	0.25%
	\$100,000.01 & Greater	0.25%	0.25%

Account Type	VARIABLE RATE (continued)		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Secondary Savings (1)		<u>0.10%</u>	<u>0.10%</u>
Business Money Market (1)(2)	\$0.01 - \$2,500.00	<u>0.05%</u>	<u>0.05%</u>
	\$2,500.01 - \$25,000.00	<u>0.25%</u>	<u>0.25%</u>
	\$25,000.01 - \$50,000.00	<u>0.25%</u>	<u>0.25%</u>
	\$50,000.01 - \$100,000.00	<u>0.25%</u>	<u>0.25%</u>
	\$100,000.01 & Greater	<u>0.25%</u>	<u>0.25%</u>
Elite Checking (1)(4)	\$0.01 - \$9,999.99	<u>0.05%</u>	<u>0.05%</u>
	\$10,000.00 - \$24,999.99	<u>0.05%</u> - <u>0.23%</u>	<u>0.35%</u>
	\$25,000.00 - \$49,999.99	<u>0.23%</u> - <u>0.37%</u>	<u>0.50%</u>
	\$50,000.00 - \$99,999.99	<u>0.37%</u> - <u>0.53%</u>	<u>0.70%</u>
	\$100,000.00 - \$249,999.99	<u>0.53%</u> - <u>0.75%</u>	<u>0.90%</u>
	\$250,000.00 - \$500,000.00	<u>0.75%</u> - <u>0.93%</u>	<u>1.10%</u>
	\$500,000.01 & Greater	<u>0.93%</u> - <u>and less%</u>	<u>0.00%</u>
Advantage Checking (1)		<u>0.05%</u>	<u>0.05%</u>
Jet Space Checking (1)		<u>0.05%</u>	<u>0.05%</u>
Plus Checking (1)		<u>0.05%</u>	<u>0.05%</u>
Basic Business Checking (1)		<u>0.05%</u>	<u>0.05%</u>
Standard Business Checking (1)		<u>0.05%</u>	<u>0.05%</u>
Plus Business Checking (1)		<u>0.05%</u>	<u>0.05%</u>
Christmas Club (1)		<u>0.10%</u>	<u>0.10%</u>

Account Type	FIXED RATE				
	MINIMUM BALANCE REQUIREMENTS	TERM	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Term Share (2)(3)	<u>\$ 1,000.00</u>	6 Month	\$1,000.00 - \$2,499.99	<u>1.85%</u>	<u>1.828%</u>
			\$2,500.00 - \$24,999.99	<u>1.90%</u>	<u>1.879%</u>
			\$25,000.00 - \$49,999.99	<u>1.95%</u>	<u>1.928%</u>
			\$50,000.00 - \$99,999.99	<u>2.00%</u>	<u>1.977%</u>
			\$100,000.00 & Greater	<u>2.05%</u>	<u>2.027%</u>
	<u>\$ 1,000.00</u>	12 Month	\$1,000.00 - \$2,499.99	<u>2.10%</u>	<u>2.074%</u>
			\$2,500.00 - \$24,999.99	<u>2.15%</u>	<u>2.124%</u>
			\$25,000.00 - \$49,999.99	<u>2.20%</u>	<u>2.173%</u>
			\$50,000.00 - \$99,999.99	<u>2.25%</u>	<u>2.223%</u>
			\$100,000.00 & Greater	<u>2.30%</u>	<u>2.272%</u>
	<u>\$ 1,000.00</u>	24 Month	\$1,000.00 - \$2,499.99	<u>2.35%</u>	<u>2.319%</u>
			\$2,500.00 - \$24,999.99	<u>2.40%</u>	<u>2.369%</u>
			\$25,000.00 - \$49,999.99	<u>2.45%</u>	<u>2.418%</u>
			\$50,000.00 - \$99,999.99	<u>2.50%</u>	<u>2.467%</u>
			\$100,000.00 & Greater	<u>2.55%</u>	<u>2.516%</u>
	<u>\$ 1,000.00</u>	36 Month	\$1,000.00 - \$2,499.99	<u>2.40%</u>	<u>2.368%</u>
			\$2,500.00 - \$24,999.99	<u>2.45%</u>	<u>2.418%</u>
			\$25,000.00 - \$49,999.99	<u>2.50%</u>	<u>2.467%</u>
			\$50,000.00 - \$99,999.99	<u>2.55%</u>	<u>2.516%</u>
			\$100,000.00 & Greater	<u>2.60%</u>	<u>2.565%</u>

Account Type	FIXED RATE (continued)				DIVIDEND RATE
	MINIMUM BALANCE REQUIREMENTS	TERM	BALANCE	ANNUAL PERCENTAGE YIELD	
ROTH Conversion IRA Term Share (2)(3)	\$ <u>1,000.00</u>	24 Month	\$1,000.00 - \$2,499.99	<u>2.35 %</u>	<u>2.319 %</u>
			\$2,500.00 - \$24,999.99	<u>2.40 %</u>	<u>2.369 %</u>
			\$25,000.00 - \$49,999.99	<u>2.45 %</u>	<u>2.418 %</u>
			\$50,000.00 - \$99,999.99	<u>2.50 %</u>	<u>2.467 %</u>
			\$100,000.00 & Greater	<u>2.55 %</u>	<u>2.516 %</u>
	\$ <u>1,000.00</u>	36 Month	\$1,000.00 - \$2,499.99	<u>2.40 %</u>	<u>2.368 %</u>
			\$2,500.00 - \$24,999.99	<u>2.45 %</u>	<u>2.418 %</u>
			\$25,000.00 - \$49,999.99	<u>2.50 %</u>	<u>2.467 %</u>
			\$50,000.00 - \$99,999.99	<u>2.55 %</u>	<u>2.516 %</u>
			\$100,000.00 & Greater	<u>2.60 %</u>	<u>2.565 %</u>
	\$ <u>2,500.00</u>	60 Month	\$2,500.00 - \$24,999.99	<u>2.75 %</u>	<u>2.711 %</u>
			\$25,000.00 - \$49,999.99	<u>2.80 %</u>	<u>2.760 %</u>
			\$50,000.00 - \$99,999.99	<u>2.85 %</u>	<u>2.809 %</u>
			\$100,000.00 & Greater	<u>2.90 %</u>	<u>2.858 %</u>
	\$ <u>2,500.00</u>	84 Month	\$2,500.00 - \$24,999.99	<u>3.05 %</u>	<u>3.003 %</u>
			\$25,000.00 - \$49,999.99	<u>3.10 %</u>	<u>3.052 %</u>
			\$50,000.00 - \$99,999.99	<u>3.15 %</u>	<u>3.101 %</u>
			\$100,000.00 & Greater	<u>3.20 %</u>	<u>3.150 %</u>
	\$ <u>Do not offer</u>	6 Month	\$1,000.00 - \$2,499.99	_____ %	_____ %
			\$2,500.00 - \$24,999.99	_____ %	_____ %
\$25,000.00 - \$49,999.99			_____ %	_____ %	
\$50,000.00 - \$99,999.99			_____ %	_____ %	
\$100,000.00 & Greater			_____ %	_____ %	
\$ <u>1,000.00</u>	12 Month	\$1,000.00 - \$2,499.99	<u>2.10 %</u>	<u>2.074 %</u>	
		\$2,500.00 - \$24,999.99	<u>2.15 %</u>	<u>2.124 %</u>	
		\$25,000.00 - \$49,999.99	<u>2.20 %</u>	<u>2.173 %</u>	
		\$50,000.00 - \$99,999.99	<u>2.25 %</u>	<u>2.223 %</u>	
		\$100,000.00 & Greater	<u>2.30 %</u>	<u>2.272 %</u>	
\$ <u>1,000.00</u>	24 Month	\$1,000.00 - \$2,499.99	<u>2.35 %</u>	<u>2.319 %</u>	
		\$2,500.00 - \$24,999.99	<u>2.40 %</u>	<u>2.369 %</u>	
		\$25,000.00 - \$49,999.99	<u>2.45 %</u>	<u>2.418 %</u>	
		\$50,000.00 - \$99,999.99	<u>2.50 %</u>	<u>2.467 %</u>	
		\$100,000.00 & Greater	<u>2.55 %</u>	<u>2.516 %</u>	
\$ <u>1,000.00</u>	36 Month	\$1,000.00 - \$2,499.99	<u>2.40 %</u>	<u>2.368 %</u>	
		\$2,500.00 - \$24,999.99	<u>2.45 %</u>	<u>2.418 %</u>	
		\$25,000.00 - \$49,999.99	<u>2.50 %</u>	<u>2.467 %</u>	
		\$50,000.00 - \$99,999.99	<u>2.55 %</u>	<u>2.516 %</u>	
		\$100,000.00 & Greater	<u>2.60 %</u>	<u>2.565 %</u>	
\$ <u>2,500.00</u>	60 Month	\$2,500.00 - \$24,999.99	<u>2.75 %</u>	<u>2.711 %</u>	
		\$25,000.00 - \$49,999.99	<u>2.80 %</u>	<u>2.760 %</u>	
		\$50,000.00 - \$99,999.99	<u>2.85 %</u>	<u>2.809 %</u>	
		\$100,000.00 & Greater	<u>2.90 %</u>	<u>2.858 %</u>	
\$ <u>2,500.00</u>	84 Month	\$2,500.00 - \$24,999.99	<u>3.05 %</u>	<u>3.003 %</u>	
		\$25,000.00 - \$49,999.99	<u>3.10 %</u>	<u>3.052 %</u>	
		\$50,000.00 - \$99,999.99	<u>3.15 %</u>	<u>3.101 %</u>	
		\$100,000.00 & Greater	<u>3.20 %</u>	<u>3.150 %</u>	

Account Type	FIXED RATE (continued)				DIVIDEND RATE
	MINIMUM BALANCE REQUIREMENTS	TERM	BALANCE	ANNUAL PERCENTAGE YIELD	
Bump-Up Term Share (2)(3)	\$ <u>Do not offer</u>	36 Month	\$1,000.00 - \$2,499.99	_____ %	_____ %
			\$2,500.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 - \$49,999.99	_____ %	_____ %
			\$50,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
Booster Term Share (2)(3)	\$ <u>Do not offer</u>	12 Month	\$1,000.00 - \$2,499.99	_____ %	_____ %
			\$2,500.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 - \$49,999.99	_____ %	_____ %
			\$50,000.00 - \$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 2/20/2019. 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.

Schedule of Fees and Charges

ACH Services	Fee	General Transaction Fees Applicable to All Account Types	Fee
Stop Payment of ACH Transfer per item	\$29.00	Non-sufficient Funds per debit	\$29.00
Personal Checking Account Services		Inactivity Fee (first charged to checking then savings)/month	\$10.00
Plus Checking – Monthly	\$5.00	Bad Address Fee (first charged to savings, then secondary savings, then money market accounts, the Christmas Club accounts and finally checking accounts) – per month	\$5.00
Elite Checking – Monthly	\$6.00	ATM Balance Inquiry – Non-AFFCU Branded and Non-COOP ATMs per inquiry	\$1.00
Advantage Checking – Monthly	\$4.00	ATM Transactions – Non-AFFCU Branded and Non-COOP ATMs per Transaction	\$1.00
Checks – depending on style and quantity	Varies	Stop Payment on an Official Check	\$30.00
MICR Error caused by printing error (other than Harland)/check	\$3.00	Extended Negative Balance Fee	\$5.00*
Check Photocopy (in excess of 2/statement cycle)/copy	\$3.00	Expedited Payment Fee	\$10.00-\$15.00
Research per hour – one hour minimum	\$20.00	Close/Re-open Account per share, loan or service transferred	\$29.00
Statement reconciliation per hour – one hour minimum	\$20.00	Domestic Wire – outgoing	\$15.00
Temporary Checks (12 checks)	\$2.00	International Wire – outgoing	\$50.00
Temporary Checks (20 checks)	\$3.00	Incoming Wire – incoming	\$5.00
Courtesy Pay Fee per debit as applicable	\$29.00	Western Union Domestic Money Transfer	\$20.00
Overdraft Transfer Fee (from savings or line of credit) per day	\$2.00	Western Union International Money Transfer	Varies
Close & Reopen, a Checking Account or Modify Type	\$29.00	Money Orders	\$3.00
Savings Account Services		Legal Service – Levy, Garnishment, etc. This fee is in addition to the Research Fee and Fees for Copies, if any apply.	\$50.00
Excess Withdrawal Fee – per debit after six free	\$10.00	Paper Statement – per statement	\$3.00
Early Closure Fee (if closed within 60 days of opening)	\$5.00	Returned Item drawn on an account owned or controlled by an owner of the account to which the funds were credited	\$29.00
Minimum Balance Fee – Primary Savings Account only	Up to \$4.99***	Returned Check other than above	\$9.00
Minimum Balance Fee – Money Market only	\$10.00	Statement Copy per statement	\$5.00
Closing Christmas Club off annual cycle	\$10.00	VISA® Gift Cards each regardless of denomination	\$2.95
Christmas Club - Early Withdrawal Fee	\$10.00	VISA® Reloadable Prepaid Student Card per card	\$5.00
Official Check	\$2.00	VISA® Card Reissue other than normal Expiration Reissue	\$10.00
Standard Business Checking		VISA® Card Expedited Mailing	\$25.00
Minimum Balance Fee	\$10.00	VISA® Credit Card – Payment By Phone	\$15.00
Item Charge in excess of 100 items each month	\$0.20	Safe Deposit Box Service (not at all locations – subject to availability) Sizes and annual rent listed below:	
Plus Business Checking		3 x 5 Box	\$34.00**
Minimum Balance Fee	\$15.00	3 x 10 Box	\$60.00**
Item Charge in excess of 250 items each month	\$0.20	5 x 10 Box	\$94.00**
Other Business Service Fees		10 x 10 Box	\$144.00**
Business Bill Pay per month	\$10.00	Key Deposit	\$15.00
Rolled Coin per roll	\$0.05	Key Replacement, Accessing the Box due to lost Key, Legal Service Access	Actual Cost Varies
Strapped Currency per \$1,000.00 and fraction thereof	\$0.75		
Deposit Correction Fee per deposit	\$2.50		

* Fee will be charged following each five (5) consecutive days a Share remains with a negative balance.

** Contents of Safe Deposit Boxes are not insured by NCUA.

*** The Lesser of the account balance or \$4.99.

