



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:

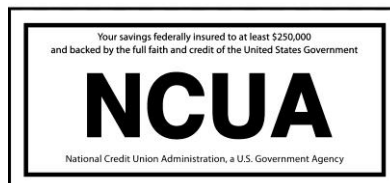
Request for Information

EFFECTIVE DATE:

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Primary Savings (1)		_____ %	_____ %
<input type="checkbox"/> Jet Space 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	_____ %	_____ %
<input type="checkbox"/> Coverdell Education Savings (1)(2)	\$25,000.00 - \$49,999.99	_____ %	_____ %
<input type="checkbox"/> Health Savings (1)(2)	\$50,000.00 - \$89,999.99	_____ %	_____ %
(Coverdell & HSA No Longer Offered Effective 1/19/2021)	\$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"/> 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"/> Elite Checking (1)(4)	\$0.01 - \$9,999.99	_____ %	_____ %
	\$10,000.00 - \$24,999.99	_____ % - _____ %	_____ %
	\$25,000.00 - \$49,999.99	_____ % - _____ %	_____ %
	\$50,000.00 - \$99,999.99	_____ % - _____ %	_____ %
	\$100,000.00 - \$249,999.99	_____ % - _____ %	_____ %
	\$250,000.00 - \$500,000.00	_____ % - _____ %	_____ %
	\$500,000.01 & Greater	_____ % - _____ %	_____ %
<input type="checkbox"/> Advantage Checking (1)		_____ %	_____ %
<input type="checkbox"/> Jet Space Checking (1)		_____ %	_____ %
<input type="checkbox"/> Plus 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)		_____ %	_____ %
<input type="checkbox"/> America Saves Club (1)		_____ %	_____ %
No Longer Offered Effective 1/19/2021			

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 - \$2,499.99	_____ %	_____ %
			\$2,500.00 - \$12,499.99	_____ %	_____ %
			\$12,500.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Term Share (2)(3) <input type="checkbox"/> Traditional IRA Term Share (2)(3) <input type="checkbox"/> ROTH IRA Term Share (2)(3) <input type="checkbox"/> ROTH Conversion IRA Term Share (2)(3)	\$ _____	12 Month	\$1,000.00 - \$2,499.99	_____ %	_____ %
			\$2,500.00 - \$12,499.99	_____ %	_____ %
			\$12,500.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
		24 Month	\$1,000.00 - \$2,499.99	_____ %	_____ %
			\$2,500.00 - \$12,499.99	_____ %	_____ %
			\$12,500.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
		36 Month	\$1,000.00 - \$2,499.99	_____ %	_____ %
			\$2,500.00 - \$12,499.99	_____ %	_____ %
			\$12,500.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
		60 Month	\$1,000.00 - \$2,499.99	_____ %	_____ %
			\$2,500.00 - \$12,499.99	_____ %	_____ %
			\$12,500.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
84 Month	\$1,000.00 - \$2,499.99	_____ %	_____ %		
	\$2,500.00 - \$12,499.99	_____ %	_____ %		
	\$12,500.00 - \$24,999.99	_____ %	_____ %		
	\$25,000.00 - \$99,999.99	_____ %	_____ %		
	\$100,000.00 & Greater	_____ %	_____ %		
<input type="checkbox"/> Bump-Up Term Share (2)(3)	\$ _____	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	_____ %	_____ %
<input type="checkbox"/> Booster Term Share (2)(3)	\$ _____	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 _____. 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

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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 - per month	\$ 5.00
Elite Checking - Monthly	\$ 6.00	ATM Balance Inquiry - Non-AFFCU and Non-COOP ATMs each	\$ 1.00
Advantage Checking - Monthly	\$ 4.00	ATM Transactions - Non-AFFCU and Non-COOP ATMs each	\$ 1.00
Stop Payment of checks and other payments per item	\$ 29.00	Stop Payment on an Official Check	\$ 30.00
Checks - depending on style and quantity	Varies	Extended Negative Balance Fee	\$ 6.00 *
MICR Error caused by printing error (other than Harland)/check	\$ 3.00	Expedited Payment Fee	\$ 10.00-\$ 15.00
Check Photocopy (in excess of 2/statement cycle)/copy	\$ 3.00	Close/Re-open Account per share, loan or service transferred	\$ 29.00
Research per hour - one hour minimum	\$ 20.00	Domestic Wire - Outgoing	\$ 15.00
Statement reconciliation per hour - one hour minimum	\$ 20.00	International Wire - Outgoing	\$ 50.00
Temporary Checks (12 checks)	\$ 2.00	Incoming Wire	\$ 5.00
Temporary Checks (20 checks)	\$ 3.00	Western Union Domestic Money Transfer	\$ 20.00
Courtesy Pay Fee per debit as applicable	\$ 29.00	Western Union International Money Transfer	Varies
Overdraft Transfer Fee (from savings or line of credit) per day	\$ 2.00	Money Orders	\$ 3.00
Close & Reopen checking accounts or modify type	\$ 29.00	Legal Service - Levy, Garnishment, etc. This fee is in addition to the Research Fee and Fees for Copies, if any apply.	\$ 50.00
Savings Account Services		Paper Statement - per statement	\$ 3.00
Excess Withdrawal Fee - per debit after six free	\$ 10.00	Returned Item drawn on an account owned or controlled by the owner of the account to which funds were credited	\$ 29.00
Early Closure Fee (if closed within 60 days of opening)	\$ 5.00	Returned Check other than above	\$ 9.00
Minimum Balance Fee - Primary Savings Account only	Up to \$4.99 ***	Statement Copy per statement	\$ 5.00
Minimum Balance Fee - Money Market Account only	\$ 10.00	VISA® Gift Cards each regardless of denomination	\$ 2.95
Closing Christmas Club off cycle	\$ 10.00	VISA® Reloadable Prepaid Student Card per card	\$ 5.00
Christmas Club Early Withdrawal Fee	\$ 10.00	VISA® Card Reissue other than normal Expiration Reissue	\$ 10.00
Official Check	\$ 2.00	VISA® Card Expedited Mailing	\$ 25.00
Standard Business Checking		VISA® Credit Card - Payment By Phone	\$ 15.00
Minimum Balance Fee	\$ 10.00	Medallion Stamp	\$ 25.00
Item Charge in excess of 100 items each month	\$ 0.20	Escheatment Processing Fee - the greater of 2% of the amount of money being sent to the State, or \$100, but never more than the account balance	
Plus Business Checking		Safe Deposit Box Service (not at all locations - subject to availability) Sizes and annual rent listed below:	
Minimum Balance Fee	\$ 15.00	3 x 5 Box	\$ 34.00 **
Item Charge in excess of 250 items each month	\$ 0.20	3 x 10 Box	\$ 60.00 **
Other Business Service Fees		5 x 10 Box	\$ 94.00 **
Business Bill Pay per month	\$ 10.00	10 x 10 Box	\$ 144.00 **
Rolled Coin per roll	\$ 0.05	Key Deposit	\$ 15.00
Strapped Currency per \$1,000.00 and fraction thereof	\$ 0.75	Key Replacement, Accessing the box due to lost Key, Legal Service Access	Varies
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

