AUSTIN TELCO
FEDERAL CREDIT UNION
11149 Research Blvd., Ste. 300 • Austin, TX 78759

# TRUTH-IN-SAVINGS DISCLOSURE

**EFFECTIVE DATE:** November 1, 2026

**The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.**

## RATE SCHEDULE

| ACCOUNT TYPE | DIVIDENDS | | | | BALANCE REQUIREMENTS | | | | ACCOUNT LIMITATIONS |
|---|---|---|---|---|---|---|---|---|---|
| | Dividend Rate/ Annual Percentage Yield (APY) | Dividends Compounded | Dividends Credited | Dividend Period | Minimum Opening Deposit | Minimum Balance to Avoid a Service Fee | Minimum Balance to Earn the Stated APY | Balance Method to Calculate Dividends | |
| **Savings** | 0.10% / 0.10% | Monthly | Monthly | Monthly (Calendar) | $5.00 | — | $100.00 | Average Daily Balance | — |
| **Money Market**<br>$2,000.00 to $24,999.99<br>$25,000.00 to $74,999.99<br>$75,000.00 to $124,999.99<br>$125,000.00 to $499,999.99<br>$500,000.00 to $999,999.99<br>$1,000,000.00 or greater | 0.25% / 0.25%<br>0.35% / 0.35%<br>0.40% / 0.40%<br>0.50% / 0.50%<br>0.80% / 0.80%<br>0.95% / 0.95% | Monthly | Monthly | Monthly (Calendar) | — | — | $2,000.00<br>$25,000.00<br>$75,000.00<br>$125,000.00<br>$500,000.00<br>$1,000,000.00 | Daily Balance | — |
| **IRA Savings** | 0.40% / 0.40% | Monthly | Monthly | Monthly (Calendar) | — | — | — | Daily Balance | Account limitations apply. |
| **HSA Savings** | 0.40% / 0.40% | Monthly | Monthly | Monthly (Calendar) | — | — | — | Daily Balance | Account limitations apply. |
| **HSA Checking** | 0.05% / 0.05% | Monthly | Monthly | Monthly (Calendar) | — | — | $1,500.00 | Average Daily Balance | Account limitations apply. |
| **True Youth Savings** | 0.10% / 0.10% | Monthly | Monthly | Monthly (Calendar) | $5.00 | — | $100.00 | Average Daily Balance | Account limitations apply. |
| **True Youth Checking** | 0.05% / 0.05% | Monthly | Monthly | Monthly (Calendar) | — | — | $1,500.00 | Average Daily Balance | Account limitations apply. |
| **True Checking** | 0.05% / 0.05% | Monthly | Monthly | Monthly (Calendar) | — | — | $1,500.00 | Average Daily Balance | Account limitations apply. |
| **True Earnings Checking**<br>Qualification Met (See Section 2)<br>$0.01 to $15,000.00<br>$15,000.01 or greater<br><br>Qualification Not Met (See Section 2) | 4.89% / 5.00%<br>0.05% / 0.05%<br><br>0.05% / 0.05% | Monthly | Monthly | Monthly (Calendar) | $150.00 | — | $0.01<br>$15,000.01<br><br>$1,500.00 | Average Daily Balance | Account limitations apply. |

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# ACCOUNT DISCLOSURES

***Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.***

**1. RATE INFORMATION —** The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Money Market accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Money Market accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. True Earnings Checking accounts are tiered rate accounts. Please refer to section 2 for additional details about these accounts.

**2. TRUE EARNINGS CHECKING ACCOUNTS —** For True Earnings Checking accounts, you may qualify for a higher annual percentage yield if you meet the applicable minimum eligibility requirements for the Cycle Month. To meet the minimum eligibility requirements, you must: a) deposit a minimum of $1,500 in New Money; b) complete 15 qualifying debit card transactions; and c) complete a $150 minimum opening deposit. The Cycle Month is defined as the last day of the calendar month to the day before the last day of the following calendar month (e.g., April 30 to May 30). New Money is defined as deposits made through the Automated Clearing House (ACH) network, cash, checks, electronic transfer, payroll, pension, government benefits (such as Social Security), or other regular income by a member's employer, the government, or an outside agency, or deposits made via card. Internal transfers from a current credit union account where you are a primary or joint owner do not qualify. New Money deposits must post and settle to your True Earnings Checking account during the Cycle Month to qualify. The 15 qualifying debit card transactions must post and settle on your True Earnings Checking account during the Cycle Month to qualify. Pending transactions do not qualify. Transactions may take one or more business days to post and settle. Automated teller machine ("ATM") transactions do not qualify as a debit card transaction and do not count toward Eligibility Requirements. If you meet the minimum eligibility requirements during the Cycle Month, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $.01 to $15,000.00. If you meet the minimum eligibility requirements during the Cycle Month, the second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $15,000.01 or greater. Each Dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all the minimum eligibility requirements during the Cycle Month; however, you maintain an average daily balance of $1,500.00, the third dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply to your entire balance. Open to eligible account types.

**3. NATURE OF DIVIDENDS —** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**4. DIVIDEND COMPOUNDING AND CREDITING —** The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

**5. ACCRUAL OF DIVIDENDS —** For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**6. BALANCE INFORMATION —** To open any account, you must deposit or already have on deposit the minimum required share(s) in a Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Savings, HSA Checking, True Youth Savings, True Youth Checking, True Checking, and True Earnings Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For Money Market accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**7. ACCOUNT LIMITATIONS —** For IRA Savings accounts, limitations and/or penalties imposed by the IRS may apply. For HSA Checking, True Checking, and True Earnings Checking accounts, if your account is zero ($0) and here has been no activity during the previous 90-day period, your account will be considered inactive and will be subject to closure without further notice. For HSA Savings and HSA Checking accounts, limitations and/or penalties imposed by the IRA may apply. For True Youth Savings accounts, You must be less than eighteen (18) years of age to open the account. Once you reach the age of eighteen (18), your account will be converted to a regular Savings Account. For True Youth Checking accounts, you must be less than eighteen (18) years of age to open the account. Once you reach the age of eighteen (18), your account will be converted to a regular Checking account. For Savings and Money Market accounts, no account limitations apply.

**8. FEES FOR OVERDRAWING ACCOUNTS —** Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

**9. MEMBERSHIP —** As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

| | |
|---|---|
| Par Value of One Share | $5.00 |
| Number of Shares Required | 1 |

**10. RATES —** The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

**11. FEES —** See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

