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

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
☐ **Share Certificate**		Fixed Rate	$1,000.00	$1,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	3.85% / 3.91%									
9 Month	3.90% / 3.96%									
12 Month	3.95% / 4.01%									
18 Month	4.00% / 4.06%									
24 Month	4.00% / 4.06%									
36 Month	4.05% / 4.11%									
48 Month	4.10% / 4.16%									
60 Month	4.15% / 4.22%									
☐ **Jumbo Share Certificate**		Fixed Rate	$95,000.00	$95,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	3.95% / 4.01%									
9 Month	4.00% / 4.06%									
12 Month	4.05% / 4.11%									
18 Month	4.10% / 4.16%									
24 Month	4.10% / 4.16%									
36 Month	4.15% / 4.22%									
48 Month	4.20% / 4.27%									
60 Month	4.25% / 4.32%									
☐ **Super Jumbo Share Certificate**		Fixed Rate	$225,000.00	$225,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	4.05% / 4.11%									
9 Month	4.10% / 4.16%									
12 Month	4.15% / 4.22%									
18 Month	4.20% / 4.27%									
24 Month	4.20% / 4.27%									
36 Month	4.25% / 4.32%									
48 Month	4.30% / 4.37%									
60 Month	4.35% / 4.42%									
☐ **True Youth Share Certificate**		Fixed Rate	$25.00	—	—	Monthly	Account's Term	Allowed - No minimum; $5,000 maximum balance	Allowed - See Transaction Limitations section	Automatic
12 Month	4.15% / 4.15%									

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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 are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings. For True Youth Share Certificate accounts, dividends will be automatically transferred to your Membership Savings account.

2. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule. For Share Certificate, Jumbo Share Certificate, and Super Jumbo Share Certificate accounts, at your option, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

4. 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 all Certificate accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

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

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below.

7. ACCOUNT LIMITATIONS - For True Youth Share Certificate accounts, the member must be less than eighteen (18) years of age to open an account.

8. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

9. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For all Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 12 months or less	90 days' dividends
Terms of more than 12 months	180 days' dividends

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

10. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of 15 days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For True Youth Share Certificate accounts, upon maturity of the account if the account holder has reached eighteen (18) years of age, the account will close and funds will be transferred to the Membership Savings account

11. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

12. 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

