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## TRUTH-IN-SAVINGS DISCLOSURE

### EFFECTIVE DATE:

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	
<input type="checkbox"/> Regular Share <input type="checkbox"/> TUTMA Share (12) <input type="checkbox"/> Representative Payee Share (14)	\$100.00 to \$499.99 / \$500.00 to \$1,999.99 / \$2,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$20.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Advantage Share	\$100.00 to \$499.99 / \$500.00 to \$1,999.99 / \$2,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$20.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Spirit Share (08) <input type="checkbox"/> Advantage Spirit Share (08)	\$100.00 to \$499.99 / \$500.00 to \$1,999.99 / \$2,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Sammy Savvy Saver Share (06)	\$100.00 to \$499.99 / \$500.00 to \$1,999.99 / \$2,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club (30)	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$1.00	Daily Balance	Account withdrawal limitations apply.
Special Savings/Escrow/Trust (10/18/16)	\$100.00 to \$499.99 / \$500.00 to \$1,999.99 / \$2,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Daily Balance	Account limitations apply.
<input type="checkbox"/> ESA (40) <input type="checkbox"/> IRA Share (42/44)	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$1.00	Daily Balance	—
Money Market Personal Savings (20)	/	Monthly	Monthly	Monthly (Calendar)	\$2,000.00	—	\$2,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
Share Draft (75 & 77)	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$200.00	\$2,000.00	Daily Balance	—
SPIRIT Share Draft (79)	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$2,000.00	Daily Balance	Account limitations apply.

## 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 monthly 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. Regular Share, TUTMA Share, Representative Payee Share, Advantage Share, Spirit Share, Advantage Spirit Share, Sammy Savvy Saver Share, and Special Savings/Escrow/Trust 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 tiered 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.

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

**3. 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.

**4. 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. For all accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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 Share Draft accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Regular Share, TUTMA Share, Representative Payee Share,

Advantage Share, Spirit Share, Advantage Spirit Share, Sammy Savvy Saver Share, Christmas Club, Special Savings/Escrow/Trust, IRA Share, Money Market Personal Savings, Share Draft, and SPIRIT Share Draft, 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 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.

**6. ACCOUNT LIMITATIONS** — For Regular Share, TUTMA Share, Representative Payee Share, Advantage Share, Spirit Share, Advantage Spirit Share, Sammy Savvy Saver Share, Special Savings, and Money Market Personal Savings accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Sammy the Savvy Saver Share accounts, a bonus will be provided based on levels of participation. The maximum amount of the bonus a member can earn is gifts worth up to \$45.00 which requires twenty-five (25) credits to be earned annually from date account is opened. The member must be under the age of thirteen (13) to participate. The member can earn one (1) credit by making a deposit to their Sammy the Savvy Saver Share account of \$10.00 or more in person. Only one deposit per day will be allowed to count toward the bonus. The member can also earn one (1) credit by attending the quarterly Sammy the Savvy Saver Share educational get-together. The member will receive a gift valued at up to \$5.00 for earning straight A's in school each six (6) weeks. No deposit is required for this gift. For Christmas Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or before December 2 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Christmas Club account, you may close it. If you close your account, you will be charged a fee as stated in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Money Market Personal Savings accounts, you may make two (2) withdrawal(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Schedule of Fees and Charges. For Spirit Share and Sammy the Savvy Saver Share accounts, once the account is opened it must have

a cumulative of deposits totaling \$20.00 or more within 60 days of account opening. For Escrow accounts, withdrawals will not be allowed other than for the Credit Union to pay bills associated with a real estate loan. For SPIRIT Share Draft accounts, one member must have reached the legal age of majority. Account holders ages 13-17 are not eligible for Overdraft Advance. For Trust, IRA Share, and Share Draft accounts, no account limitations apply.

**7. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, 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.

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.

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

Par Value of One Share	\$20.00
(\$5.00 for Sammy the Savvy Saver Share and Spirit Share)	
Number of Shares Required	1
Membership Fee	\$5.00
No Membership fee for Sammy Savvy Saver Share Accounts.	

**9. 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.

<b>SCHEDULE OF FEES AND CHARGES</b>	
<b>GENERAL FEES</b>	
Account Closure	\$20.00 if account closed within 90 days
Account Reconciliation	\$15.00/Hour and \$15.00 minimum charge
Account Research	\$25.00/Hour and \$25.00 minimum charge
Authorization Required Check Cashing	1.00% of the check amount (minimum of \$25.00)
Check Cashing for Members	\$3.00 if share balance is less than \$200.00 and no other services (ie. Loan, another account, Credit Card, Certificate, clubs, share draft)
Check Cashing for Non-Members	\$10.00
Coin Counting (members only)	8.00% of total amount (waived if deposited into Sammy Savvy Saver Share – Child must be present – service is not available to members who have caused a loss to the credit union)
Credit Card Paper Statement	\$0.50
Deposit Item Return	\$7.50/Item (each submission/resubmission)
Dormant Account	\$10.00/Month after 14 Months
Escheat – Assessed when funds are sent to Texas Comptroller of Public Accounts	\$100.00
Fax (Local)	\$3.00/Fax
Fax (Long Distance)	\$6.50/Fax
Items Sent for Collection	\$17.50/Item
International Amendment Tracer	\$35.00/Item
Legal Process (tax levies, summons)	\$30.00
Loan Extension of Terms	\$30.00
Photocopy	\$0.50/Page
Returned Mail	\$10.00/Item
Statement Copy	\$6.00/Copy
Telephone Inquiry	\$1.00/Inquiry
Telephone Transfer (by staff member, not audio response or ATM)	\$2.00/Transfer

Cashier's Check	\$7.50/Check (unless payable to member)
Third Party Check Conversion to a Credit Union Teller Check	\$25.00
Verification of Deposit/Credit Check	\$15.00
Western Union	\$20.00/Transfer
Wire Transfer (Incoming)	\$7.50/Transfer
Wire Transfer (Outgoing ) Domestic International	\$22.50/Transfer \$35.00/Transfer
<b>SHARE DRAFT ACCOUNT FEES</b>	
Check/Share Draft Printing	Prices vary depending upon style
Check Copy	\$6.00/Copy
NSF	\$30.00/Item (each submission/resubmission)
Courtesy Pay	\$25.00/Item
Overdraft Protection Transfer	\$3.00/Item minimum transfer is \$50.00
Postdated Item Notice	\$25.00/Item
Stop Payment	\$30.00/Request
Temporary Checks	\$6.00/4 Checks
<b>EFT FEES</b>	
ATM Transaction	\$1.00 for each ATM transaction at ATM's not owned by the Credit Union
Overnight Bill Pay Check	\$14.95
Same Day Bill Pay Check	\$9.95
Card Replacement	\$7.50/Card
Debit Card	\$1.00/Month
Debit Card (Custom)	\$15.00 (design your own card)
Debit Card for Primary Member (Initial Card)	\$1.00/Card
Initial Debit Card for Joint Owner	\$3.00/Card
Foreign Card used at NAFT FCU	
Withdrawals Inquiry	\$3.00 \$1.50
Zelle	Free
<b>SPECIFIC ACCOUNT FEES</b>	
<b>Regular Share - Excessive Withdrawal</b>	\$2.00/withdrawal or transfer after 3 withdrawals or transfers (includes ATM withdrawals/transfers, overdraft protection transfers)

<b>Advantage Share - Excessive Withdrawal</b>	\$2.00/withdrawal or transfer after 3 withdrawals or transfers (includes ATM withdrawals/transfers, overdraft protection transfers)
<b>Advantage Share – Service Charge</b>	\$0.99/Month
<b>Spirit Share 08 - Excessive Withdrawal</b>	\$2.00/withdrawal or transfer after 3 withdrawals or transfers (includes ATM withdrawals/transfers, overdraft protection transfers)
<b>Spirit Share 08 – Service Charge</b>	\$0.00
<b>Sammy Savvy Saver Share 06 - Excessive Withdrawal</b>	\$2.00/withdrawal or transfer after 3 withdrawals or transfers (includes ATM withdrawals/transfers, overdraft protection transfers)
<b>Christmas Club 30 – Early Withdrawal Account Closure</b>	\$25.00
<b>Special Savings/Escrow/Trust 10/18/16- Excessive Withdrawal</b>	\$2.00/withdrawal or transfer after 3 withdrawals or transfers
<b>Money Market Personal Savings 20 - Excessive Withdrawal</b>	\$6.00/Withdrawal or Transfer after 2 withdrawals or transfers per month
<b>Share Draft Account 75 &amp; 77 – Service Charge</b>	\$3.00/Month if no direct deposit and balance falls below \$200.00
<b>SAFE DEPOSIT BOX ANNUAL FEES</b>	
<b>3" X 10"</b>	\$25.00
<b>5" X 10"</b>	\$50.00
<b>10" X 10"</b>	\$75.00
<b>Key Deposit</b>	\$25.00

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency