



**HOUSTON BELT & TERMINAL
FEDERAL CREDIT UNION**

HB&T FCU

9810 FM 1960 BYP W STE 105
HUMBLE, TEXAS 77338
OFFICE: (281)548-3377
FAX: (281)548-0583
EMAIL: info@hbtfcu.com
www.hbtfcu.com

TRUTH IN SAVINGS DISCLOSURE

MEMBERSHIP- To be a member and maintain accounts at Houston Belt & Terminal Federal Credit Union, you must purchase one share in the Credit Union. The par value of a share in this Credit Union is \$25.00 (minimum balance) and must be maintained in the Share Savings Account. Unless stated otherwise in this disclosure or our Membership Account Agreement or provided for in a separate agreement, the following terms apply to all dividend-bearing accounts.

DIVIDEND RATE AND APY (ANNUAL PERCENTAGE YIELD) - The annual percentage yield is a percentage rate that shows the total amount of dividends, based on the dividend rate and the frequency of compounding for a 365 day period. The dividend rate and APY may change every quarter as determined by the Credit Union Board of Directors. Dividends are paid from current and available income after required reserve transfers at the end of the dividend period. On Share Certificate Accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the term of the account. The annual percentage yield is based on an assumption that the dividend will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

COMPOUNDING AND CREDITING- Dividends on regular share accounts are paid from current and available income after required reserve transfers at the end of the dividend period. Dividends will be compounded and credited quarterly on regular shares accounts and money market accounts. For example, the beginning date of the first dividend period of the calendar year is January 1st, and the ending date is March 31st, all dividend periods follow this same pattern of dates. The dividend declaration date is the ending date of a dividend period, for the example it is March 31st. If you close your account before dividends are credited, you will forfeit the accrued dividends.

BALANCE COMPUTATION METHOD- Dividends are calculated by the average daily balance method that applies 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 dividend period and dividing that figure by the number of days in the dividend period. For regular share accounts, money market accounts and share certificate accounts, dividends will begin to accrue on the business day you make the deposit. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

TRANSACTION LIMITATIONS- During one calendar year, you may make six withdrawals out of your regular Share Savings Account and two withdrawals per quarter from your money market account. If you exceed the withdrawal limitation, your account will be subject to a fee. For more information refer to the Schedule of Fees and Charges. Federal Reserve Regulation D affects you by limiting certain withdrawals and transfers that may be made from your Savings and Money Market Accounts. The following transactions (or any combination thereof) are limited to 6 per month: audio response transfers, telephone transfers, It'sMe247 transfers, and It'sMe247 Mobile Banking transfers. There is no limit on the frequency or dollar amount of transfers for the purpose of repaying loans and associated expenses where the loan has been made to you by us or is serviced by us. There are no limitations on the number of transactions that you handle on any account in person, by mail, or through an ATM. We will refuse any transactions that are not in compliance with Regulation D. Fees may apply please consult your Schedule of Fees and Charges. The penalty for early withdrawal on Share Certificate Accounts will be equal to the 90 days of dividends on the amount withdrawn.

FEES AND CHARGES- The fees and charges that may be assessed against your account are disclosed on Houston Belt & Terminal Federal Credit Union's Schedule of Fees and Charges which accompanies this Agreement and is hereby incorporated by reference.

NOTICE TO EXISTING ACCOUNTHOLDERS- Members may request account disclosures containing terms, fees and rate information for the account at any time by calling (281)548-3377 or visiting www.hbtfcu.com.

OVERDRAFTS- The owner and joint owner (if any) agree to be jointly and severally liable for negative balances on any accounts in which either or both owners have an ownership interest, including any overdrafts, regardless of the cause, and agree to deposit immediately sufficient funds to cover the negative amount of the overdraft. The owner and joint owner (if any) agree that HB&T FCU has the right to transfer funds from any accounts, in which either have an ownership interest, to correct a negative or overdrawn amount on any account on which either of their names appears. The right to transfer funds applies to all funds voluntarily deposited into HB&T FCU accounts as permitted by law. The owner and joint owner agree to reimburse HB&T FCU for all costs of collection,



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including reasonable attorney's fees. HB&T FCU pays overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. Fees for overdrawing your account may be imposed on each draft, ATM transaction, point of sale withdrawal or preauthorized automatic debit or any other electronic withdrawal. The entire balance in your account may not be available for withdrawal, transfer or paying a draft. You may consult the Funds Availability Policy 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.

Please refer to the Schedule of Fees and Charges for current fee information. You have the right to opt out of Overdraft Protection Service at any time by coming into our office, by emailing a request to info@hbtfcu.com, by faxing a request to (281)548-0583 or by mailing the request to:

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BYLAW REQUIREMENTS- The Credit Union reserves the right to require members to give, in writing, a 60-day notice of intention to withdraw the whole or any part of their regular shares, money market account or share certificate account. No member may withdraw shareholdings that are pledged as required as security on loans without the written approval of the supervisory committee or a loan officer. No member may withdraw any shareholdings below the amount of his/her primary or contingent liability to the credit union if he/she is delinquent as a borrower, or if borrowers for whom he/she is comaker, endorser, or guarantor are delinquent.

NATIONAL CREDIT UNION SHARE INSURANCE FUND- Member accounts in this credit union are federally insured by the National Credit Union share insurance fund up to \$250,000.00.



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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	
Share Savings	.25% / .25%	Quarterly	Quarterly	Quarterly	\$25.00	See Fee Schedule	\$500.00	Average Daily Balance	Account withdrawal limitations apply.
Share Draft	.05% / .05%	Monthly	Monthly	Monthly	\$0.00	\$500.00 Daily Balance	\$500.00	Average Daily Balance	
Christmas Club	.25% / .25%	Quarterly	Quarterly	Quarterly	\$0.00	\$0.00	\$5,00.00	Average Daily Balance	No Fee Withdrawals Nov. 1st-Dec. 31st
Vacation Club	.25% / .25%	Quarterly	Quarterly	Quarterly	\$0.00	\$0.00	\$500.00	Average Daily Balance	No Fee Withdrawals June 1st-Aug. 31st
Money Market \$500-\$4,999 \$5,000 and up	.25% / .25% .50% / .50%	Quarterly	Quarterly	Quarterly	\$500.00	\$0.00	\$500.00 \$5,000.00	Average Daily Balance	Account withdrawal limitations apply.

RATE SCHEDULE – CERTIFICATE ACCOUNTS

	Dividend Rate (%)	Annual Percentage Yield (APY) %	Terms	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
Regular Certificate Account			Fixed	\$2,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - see transaction Limitation Section	Member Option
1 Year	.60	.60								
2 Year	.80	.80								
3 Year	1.00	1.01								

