

TRUTH IN SAVINGS DISCLOSURE

The rates fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time. Visit www.SpaceCityCU.com to view current interest rates.

RATE SCHEDULE

Effective May 7, 2016

ACCOUNT TYPE		INTEREST		BALANCE REQUIREMENTS			ACCOUNT LIMITATIONS	
	Interest Rate / Annual Percentage Yield (APY)	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 5, Page 17
Savings	0.10% / 0.10% 0.25% / 0.25% 0.35% / 0.35%	Quarterly	Quarterly	\$5.00	\$1,000.00	\$100.00	Daily Balance	Account Transfer limitations apply.
Youth Savings	0.25% / 0.25%	Quarterly	Quarterly	\$5.00	—	—	Daily Balance	Account Transfer limitations apply.
College Savings	0.35% / 0.35%	Quarterly	Quarterly	\$5.00	—	\$500.00	Daily Balance	Account Transfer limitations apply.
Christmas Club	0.25% / 0.25%	Quarterly	Quarterly	\$5.00	—	—	Daily Balance	—
Regular IRA	1.00% / 1.01%	Quarterly	Quarterly	\$5.00	—	—	Daily Balance	Account Transfer limitations apply.
Checking	0.25% / 0.25%	Monthly	Monthly	\$50.00	—	\$2,000.00	Daily Balance	Account Transfer limitations apply.
Money Market Checking	0.25% / 0.25% 0.35% / 0.35% 0.50% / 0.50%	Monthly	Monthly	\$2,000.00	\$2,000.00	\$2,000.00	Daily Balance	Account Transfer limitations apply.



RATE SCHEDULE

Effective May 7, 2016

	Interest Rate / Annual Percentage Yield (APY)	Promotional Interest Rate / Annual Percentage Yield (APY)**	Rate is Fixed or Variable	Interest Compounded	Interest Credited	Minimum Opening Balance	Additional Deposits	Early Withdrawal Penalty	Renewals	Account Limitations
Certificate of Deposit (CD)										
6 Months	0.25% / 0.25%		Fixed	Monthly	Monthly	\$2,000.00	Allowed	Greater of \$25.00, or 50% of the dividends that would have been earned on the amount withdrawn (over the remainder of the certificate's term).	Automatic with 10-day grace period.	Account Transfer limitations apply. See Section 5, Page 17.
1 Year	0.70% / 0.70%	1.00% / 1.01%								
2 Year	0.90% / 0.90%	1.25% / 1.26%								
3 Year	1.25% / 1.26%	1.50% / 1.51%								
4 Year	1.50% / 1.51%	2.00% / 2.01%								
5 Year	2.00% / 2.01%	2.25% / 2.26%								
IRA CD										
6 Months	0.25% / 0.25%		Fixed	Monthly	Monthly	\$2,000.00	Allowed	Greater of \$25.00, or 50% of the dividends that would have been earned on the amount withdrawn (over the remainder of the certificate's term).	Automatic with 10-day grace period.	Account Transfer limitations apply. See Section 5, Page 17.
1 Year	0.70% / 0.70%	1.00% / 1.01%								
2 Year	0.90% / 0.90%	1.25% / 1.26%								
3 Year	1.25% / 1.26%	1.50% / 1.51%								
4 Year	1.50% / 1.51%	2.00% / 2.01%								
5 Year	2.00 / 2.01	2.25% / 2.26%								

*APR denotes Annual Percentage Rate and APY denotes Annual Percentage Yield. \$2,000 minimum balance required to open and earn dividend on certificates. Certificates earn and pay dividends MONTHLY. Early withdrawal penalties may apply. Dividends may roll over or paid monthly to shares or checking, have it your way! Savings accounts pay dividends QUARTERLY. All accounts federally insured to at least \$250,000 by NCUA, a government agency. **Limited time offer. Rates may change at any time. Promotional rates are valid for new money only. Existing funds on deposit do not qualify for the promotional rate. The early withdrawal penalty for certificates of deposit is the greater of \$25.00, or 50% of the dividends that would have been earned on the amount withdrawn (over the remainder of the certificate's term).

