

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.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Interest 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	See Section 6
Smart Savings	SEE RATE SHEET	Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$5.00	Daily Balance	---
Kid\$ Club		Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$5.00	Daily Balance	---
Axess Savings		Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$5.00	Daily Balance	---
IRA Savings		Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$5.00	Daily Balance	---
On Your Mark® Money Market		Monthly	Monthly	Monthly (calendar)	\$250.00	---	\$250.00	Daily Balance	---
MAX Money Market		Monthly	Monthly	Monthly (Calendar)	\$250.00	---	\$250.00	Average 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.

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. 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 a Regular Share 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 Smart Savings, Kid\$ Club, Axess Savings, IRA Savings, and On Your Mark® 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 dividend period, you will not earn the stated annual percentage yield. 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. For Max Money Market accounts the

average daily balance method as stated in the Rate Schedule, interest is calculated by applying a periodic rate to the average daily balance in the account for the crediting 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.

6. ACCOUNT LIMITATIONS — For Smart Savings, Kid\$ Club, Axess Savings, IRA Savings and On Your Mark® Money Market accounts, no account limitations apply. MAX Money Market requires a Power of the Dollar MAX (POD Max) checking account. If your POD MAX checking account is closed at any time during the calendar month, your MAX Money Market account will be converted to a On Your Mark Money Market account. The dividends will be converted to the On Your Mark Money Market at the current rate on the first calendar day of each month. See rate sheet for APY information. Checks will not be allowed on MAX Money Market accounts.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit transaction (if member has consented to an overdraft privilege 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 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 transactions, you must consent to the Credit Union's overdraft privilege 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 privilege and the Schedule of Fees and Charges.

8. 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

9. INACTIVE MAINTENANCE FEE — A fee will be applied to your account after the sixth month when you a) have not made a deposit or withdrawal, b) have an aggregate balance of less than \$250 in your savings and checking account(s), and c) have no other products and services on the account (i.e., loans, CDs, Money Markets, IRAs). After the 12th month, the account will be considered dormant, and no fee will be applied. If activity occurs, followed by a period of inactivity as described, the inactive maintenance fee may be reapplied. Youth accounts (under the age of 18) and members who are age 65 and older are exempt from this fee.

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.

SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Closure	\$20.00 if account closed within 6 months
Account Research	\$25.00/Hour and \$25.00 minimum charge
Account Reconciliation	\$25.00/Hour and \$25.00 minimum charge
Cancellation	\$25.00
Cashier's Check Member Non-member	\$5.00/Check \$12.00/Check
Check Cashing Member Non-member	\$2.00/Item \$10.00/Item
Coin Counting Member Non-member	3.00% 5.00% Will apply to both cash and deposit transactions
Copy of Paid Check/Deposit Reconstruction/Counter Withdrawal	\$10.00
Deposit Item Return	\$28.00/Item (each submission/resubmission)
Fax (Outgoing)	\$2.00 (local number) \$5.00 (long distance)
Imaged Check Statement	\$2.00/Month
Inactive Maintenance Fee	\$10.00/Month (Months 7-12)
Items sent for Collection	Up to \$25.00/Item
Legal Process (tax, levies, summons)	\$30.00
Paper Statement	\$5.00/Month
Pay by Phone	\$20.00
Pay by Phone – Automated System	\$10.00
Pay by Website	\$10.00
Pay By Digital Banking	\$10.00
Returned Mail	\$5.00/Item
Statement Copy	\$10.00/Copy
Wire Transfer (outgoing)	\$20.00/Domestic \$55.00/International
CHECKING FEES	
Check printing	Prices may vary depending upon style
Insufficient Funds	\$28.00/Item (each submission/resubmission)
Overdraft Privilege	\$28.00/Item
Overdraft Transfer from Loan	\$1.00/Transfer
Stop Payment	\$28.00/Request or renewal
Temporary Checks	\$2.00 after 8

SAFE DEPOSIT BOX FEES	
3x5	\$40.00/Year
5x5	\$50.00/Year
3x10	\$75.00/Year
5x10	\$100.00/Year
10x10	\$125.00/Year
Drill Fee	\$400.00
EFT FEES	
ATM Inquiry/Transaction	1.50/Inquiry for each ATM transaction at all non Firstmark ATMs
Card Replacement	\$8.00/Card
Insufficient Funds	\$28.00/Item (each submission/resubmission)
LENDING FEES	
Home Equity Modification	\$200.00
Home Equity Subordination	\$200.00
Skip A Payment	\$25.00/Payment
Educator Perks Skip A Payment	\$20.00/Payment
Late Payment	\$25.00/Payment
CREDIT CARD FEES	
Card Replacement	\$8.00/Card
Rush	\$20.00/Request
Returned Item (All)	\$25.00/Item (each submission/resubmission)
Pay by Phone via Member Service	\$20.00/Payment
Late Payment	\$25.00/Payment
Paper Statement	\$5.00/Month
Returned Mail	\$5.00/Month
Statement Copy	\$10.00/Copy
Skip Payment	\$25.00/Payment

Firstmark Credit Union

Mailing Address
PO Box 701650
San Antonio, TX 78270

Telephone: 210-442-0100
Toll-Free: 1-800-683-1211
Web Address: www.firstmarkcu.org

Financial Center Locations:

Please visit our website for a list of all Financial Centers

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

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	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
Basic Checking	SEE RATE SHEET	Monthly	Monthly	\$25.00	---	---	Daily Balance	---
Power of the Dollar®		Monthly	Monthly	\$25.00	--	--	Daily Balance	--
Power of the Dollar® <i>Plus</i>		Monthly	Monthly	\$25.00	-	-	Daily Balance	--
Power of the Dollar® MAX		Monthly	Monthly	\$25.00	-	\$500.00	Average Daily Balance	--

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For Basic Checking, Power of the Dollar®, Power of the Dollar® *Plus*, and Power of the Dollar® MAX accounts, the interest rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. Power of the Dollar® MAX accounts are tiered rate accounts. Each dividend rate will apply only to that portion of the account balance within each balance range.

2. INTEREST COMPOUNDING AND CREDITING — The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule.

3. ACCRUAL OF INTEREST — For all earning accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued interest is credited, you will not receive the accrued interest.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum

required share(s) in a Regular Share 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 Power of the Dollar® MAX accounts, there is 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 stated annual percentage yield. For accounts using the daily balance method as stated in the Rate Schedule, interest is calculated by applying a daily periodic rate to the principal in the account each day. For accounts using the average daily balance method as stated in the Rate Schedule, interest is calculated by applying a periodic rate to the average daily balance in the account for the crediting 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.

5. ACCOUNT LIMITATIONS — For Basic Checking, Power of the Dollar®, Power of the Dollar® *Plus*, and Power of the Dollar® MAX accounts, no account limitations apply.

6. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit

transaction (if member has consented to overdraft privilege 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 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 transactions, you must consent to the Credit Union's overdraft privilege 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 privilege and the Schedule of Fees and Charges.

7. 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

8. INACTIVE MAINTENANCE FEE — A fee will be applied to your account after the sixth month when you a) have not made a deposit or withdrawal, b) have an aggregate balance of less than \$250 in your savings and checking account(s), and c) have no other products and services on the account (i.e., loans, CDs, Money Markets, IRAs). After the 12th month, the account will be considered dormant, and no fee will be applied. If activity occurs, followed by a period of inactivity as described, the inactive maintenance fee may be reapplied. Youth accounts (under the age of 18) and members who are age 65 and older are exempt from this fee.

8. 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.

Imaged Check Statement	\$2.00/Month
Inactive Maintenance Fee	\$10.00/Month (Months 7-12)
Items sent for Collection	Up to \$25.00/Item
Legal Process (tax, levies, summons)	\$30.00
Paper Statement	\$5.00/Month
Pay by Phone	\$20.00
Pay by Phone – Automated System	\$10.00
Pay by Website	\$10.00
Pay by Digital Banking	\$10.00
Returned Mail	\$5.00/Item
Statement Copy	\$10.00/Copy
Wire Transfer (outgoing)	\$20.00/Domestic \$55.00/International

CHECKING FEES

Check printing	Prices may vary depending upon style
Insufficient Funds	\$28.00/Item (each submission/resubmission)
Overdraft Privilege	\$28.00/Item
Overdraft Transfer from Loan	\$1.00/Transfer
Stop Payment	\$28.00/Request or renewal
Temporary Checks	\$2.00 after 8

SAFE DEPOSIT BOX FEES

3x5	\$40.00/Year
5x5	\$50.00/Year
3x10	\$75.00/Year
5x10	\$100.00/Year
10x10	\$125.00/Year
Drill Fee	\$400.00

EFT FEES

ATM Inquiry/Transaction	\$1.50/Inquiry for each ATM transaction at all non Firstmark ATMs
Card Replacement	\$8.00/Card
Insufficient Funds	\$28.00/Item (each submission/resubmission)

SPECIFIC ACCOUNT FEES

Power of the Dollar® – Impact Fee	\$1.00 impact fee/month
Power of the Dollar® Plus – Impact Fee	\$3.00 impact fee/month
Power of the Dollar® MAX – Impact Fee	\$5.00 impact fee/month
Basic Checking – Service Fee	\$0.00/Month

LENDING FEES

Home Equity Modification	\$200.00
Home Equity Subordination	\$200.00
Skip A Payment	\$25.00/Payment
Educator Perks Skip A Payment	\$20.00/Payment
Late Payment	\$25.00/Payment

CREDIT CARD FEES

Card Replacement	\$8.00/Card
Rush	\$20.00/Request
Returned Item (All)	\$25.00/Item (each submission/resubmission)
Pay by Phone via Member Service	\$20.00/Payment
Late Payment	\$25.00/Payment
Paper Statement	\$5.00/Month
Return Mail	\$5.00/Month
Statement Copy	\$10.00/Copy
Skip Payment	\$25.00/Payment

SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Closure	\$20.00 if account closed within 6 months
Account Research	\$25.00/Hour and \$25.00 minimum fee
Account Reconciliation	\$25.00/Hour and \$25.00 minimum fee
Cancellation	\$25.00
Cashier's Check Member Non-member	\$5.00/Check \$12.00/Check
Check Cashing Member Non-member	\$2.00/Item \$10.00/Item
Coin Counting Member Non-member	3.00% 5.00% Will apply to both cash and deposit transactions
Copy of Paid Check/Deposit Reconstruction/Counter Withdrawal	\$10.00
Deposit Item Return	\$28.00/Item (each submission/resubmission)
Fax (Outgoing)	\$2.00 (local number) \$5.00 (long distance)

Firstmark Credit Union

Mailing Address
PO Box 701650
San Antonio, TX 78270

Telephone: 210-442-0100
Toll-Free: 1-800-683-1211
Web Address: www.firstmarkcu.org

Financial Center Locations:

Please visit our website for a list of all Financial Centers

