

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
	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	See Section 6
Smart Savings	SEE RATE SHEET	Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$5.00	Daily Balance	Account transfer limitations apply.
Holiday Club		Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Kid\$ Club		Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$5.00	Daily Balance	Account transfer limitations apply.
Axess Savings		Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$5.00	Daily Balance	Account transfer limitations apply.
IRA Savings		Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$5.00	Daily Balance	---
Summer Savers Club		Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$5.00	Daily Balance	Account transfer and withdrawal 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. However, for Holiday Club and Summer Savers Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

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 all 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.

6. ACCOUNT LIMITATIONS — For Smart Savings, Holiday Club, Kid\$ Club, Axess Savings, and Summer Savers Club 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 Holiday Club accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. If you withdraw from your Holiday Club accounts, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs

within seven (7) days of the date the account is opened. For Summer Savers Club accounts, 50% of the balance will be paid to you by check or transferred to another account of yours on or after June 30 and the remaining 50% balance will be paid to you by check or transferred to another account of yours on July 31st. If you withdraw from your Summer Savers Club accounts, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For IRA Savings accounts, no account limitations apply.

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 overdraft protection 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 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 Fee Schedule for current fee information.

For ATM and one-time debit transactions, you must consent to the Credit Union's overdraft protection 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 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) as set forth below.

Par Value of One Share \$5.00

Number of Shares Required 1

The rates and fees appearing with this Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

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

Branch Offices:

2023 Gold Canyon
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8826 Bandera Rd
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10730 Gulfdale St
San Antonio, TX 78216

7200 Culebra Rd
San Antonio, TX 78251

8960 Huebner Rd
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122 Donaldson Ave.
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11530 North IH 35
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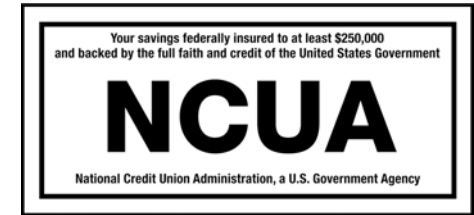
12822 IH – 10 West
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10610 Potranco Rd
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10911 Culebra Rd
San Antonio, TX 78253



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RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS			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 6
Money Market Checking	SEE RATE SHEET	Monthly	Monthly	\$2,000.00	\$2,000.00	\$2,000.00	Daily Balance	Account transfer limitations apply
Free Checking		Monthly	Monthly	\$25.00	---	---	Daily Balance	---
Premier Checking		Monthly	Monthly	\$25.00	--	---	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 Money Market Checking accounts, the interest rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. For Free Checking and Premier Checking accounts, the interest rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The Money Market Checking accounts are tiered rate accounts. If your daily balance is from \$2,000.00 to \$24,999.99, the first interest rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$25,000.00 to \$74,999.99, the second interest rate and annual percentage yield listed for this account will apply. If your daily balance is from \$75,000.00 to \$149,999.99, the third interest rate and annual percentage yield listed for this account will apply. If your daily balance is \$150,000.00 or greater, the fourth interest rate and annual percentage yield listed for this account will apply. Once a particular range is met, the interest rate and annual percentage yield for that balance range will apply to the full balance of your account.

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 Money Market Checking accounts, there is a minimum daily balance required to avoid a service fee for the crediting period. If the minimum daily balance requirement is not met during each day of the crediting period, you will be charged a service fee as stated in the Fee Schedule. For Money Market Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the crediting period. If the minimum daily balance requirement is not met each day of the crediting period, 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.

5. ACCOUNT LIMITATIONS — For Money Market Checking 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 Free Checking and Premier Checking 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 protection 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 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



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