

# Rate and Fee Disclosures



**Houston Texas Fire Fighters  
Federal Credit Union**

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This Rate and Fee Disclosure sets forth current conditions, rates, fees, and charges applicable to your checking share, savings share and share certificate accounts at Houston Texas Fire Fighters Federal Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Disclosure and acknowledges that it is a part of the Member Service Agreement.

## Rates for Savings Share, Checking Share and Share Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded & Credited	Dividend Period
09/1/2017						
<b>Savings</b>	0.15%	0.15%	\$5	\$.01	Monthly	Monthly
<b>Checking</b>	0.05%	0.05%	\$0	\$.01	Monthly	Monthly
<b>Christmas Club</b>	0.15%	0.15%	\$0	\$.01	Monthly	Monthly
<b>Secured Credit Card Share</b>	0.15%	0.15%	\$0	\$.01	Monthly	Monthly
<b>Money Management</b>						
\$5.00-\$4,999.99	0.15%	0.15%	\$5,000	\$.01	Monthly	Monthly
\$5,000.00-\$49,999.99	0.25%	0.25%				
\$50,000.00-\$99,999.99	0.35%	0.35%				
\$100,000.00-\$249,999.99	0.45%	0.45%				
\$250,000.00 & over	0.45%	0.45%				
<b>IRA Advantage Share</b>	0.20%	0.20%	\$0	\$.01	Monthly	Monthly
<b>Certificates</b>						
90-Day (non-IRA only)	0.15%	0.15%	\$1,000	\$.01	Monthly	Monthly
180-Day (non-IRA only)	0.30%	0.30%	\$1,000	\$.01		
1-Year (non-IRA & IRA)	0.60%	0.60%	\$1,000	\$.01		
2-Year (non-IRA & IRA)	1.10%	1.10%	\$1,000	\$.01		
3-Year (non-IRA & IRA)	1.35%	1.36%	\$1,000	\$.01		
4-Year (non-IRA & IRA)	1.45%	1.46%	\$1,000	\$.01		
5-Year (non-IRA & IRA)	1.60%	1.61%	\$1,000	\$.01		
<b>Jumbo Certificates</b>						
1-Year (non-IRA & IRA)	0.75%	0.75%	\$90,000	\$.01	Monthly	Monthly
2-Year (non-IRA & IRA)	1.25%	1.26%				
3-Year (non-IRA & IRA)	1.50%	1.51%				
4-Year (non-IRA & IRA)	1.60%	1.61%				
5-Year (non-IRA & IRA)	1.75%	1.76%				
<b>Puppy Pak &amp; Teen Certificates</b>	Rates match the rates for regular share certificates of the same term					
Puppy Pak (1-5 Year)			\$100	\$.01	Monthly	Monthly
Teen (1-5 Year)			\$500	\$.01		
<b>Step-Up Certificates</b>						
3-Year (non-IRA & IRA)	1.25%	1.26%	\$90,000	\$.01	Monthly	Monthly
4-Year (non-IRA & IRA)	1.35%	1.36%				
5-Year (non-IRA & IRA)	1.50%	1.51%				
<b>Jumbo Step-Up Certificates</b>						
3-Year (non-IRA & IRA)	1.40%	1.41%	\$90,000	\$.01	Monthly	Monthly
4-Year (non-IRA & IRA)	1.50%	1.51%				
5-Year (non-IRA & IRA)	1.65%	1.66%				

## Truth in Savings Disclosures

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

### 1. Rate Information

The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. Money Management accounts are Tiered Rate Accounts. For Money Management accounts, the specified Dividend Rate for a tier will apply to the entire account balance if the balance is within the balance range for that tier. The Dividend Rates and Annual Percentage Yields shown in the chart are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

#### a. Nature of Dividends.

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

#### b. Compounding and Crediting.

Dividends will be compounded and credited as set forth above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

#### c. Accrual of Dividends.

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, accrued dividends will not be paid.

### 2. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated using the Daily Balance method, in which dividends are calculated by applying a periodic rate to the balance in the account for each day.

### 3. Account Limitations

For all accounts except checking accounts, no more than six preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed. For a Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after October 1 and the account will remain open. If any withdrawal is made from this account before the end of the club term, then the account will be closed and you pay you the full balance. You may make transfers or withdrawals in the first seven (7) days the account is open without restriction.

### 4. Certificate Account Features

#### a. Account Limitations.

After your account is opened, you may not make additional deposits to a Certificate account.

#### b. Maturity.

Your Certificate account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.

#### c. Early Withdrawal Penalty.

We may impose a penalty if you withdraw any of the principal of your Certificate account before the maturity date.

**i. Amount of Penalty.** The amount of the early withdrawal penalty is equal to 90 days' dividends on the amount withdrawn if the original account term is less than 1 year, 180 days dividends if the original account term is between 1 and 2 years, and 365 days dividends if the original account term is more than 2 years.

**ii. How the Penalty Works.** The penalty is calculated on the amount of early withdrawal. If earned dividends are insufficient to cover the penalty, it will be deducted from the principal balance.

**iii. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 70 ½ or becomes disabled and begins making periodic withdrawals.

#### d. Step-Up Certificate Features.

For step-up certificate accounts, once during the original term of the account, you may elect to increase or "step-up" the rate on the account to the rate currently in effect for standard certificate accounts of the same term. You must contact the credit union to request the rate increase. If your certificate is renewed, you will not have the ability to "step-up" the dividend rate during any renewal term.

#### e. Renewal Policy.

Certificate accounts (other than step-up certificates) are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. Step-up certificates are non-renewable. At maturity, funds from your step-up certificate will be transferred to your primary savings account.

#### f. Nontransferable/Nonnegotiable.

Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

## Fee Schedule

Account balancing assistance .....	\$25.00 per hour
Account research (half hour minimum) .....	\$30.00 per hour
Cash withdrawal at ATM.....	\$1.00
Card replacement (debit, credit, ATM).....	\$5.00
Cashier's Check (payable to 3rd party) .....	\$5.00
Check Copies .....	\$3.00 per check
Coin Counter .....	5% of the amount over \$100.00
Collection Item.....	\$20.00
Current Member Statement Copy.....	Free
Prior Statements.....	\$3.00 per item
Document Copy .....	\$3.00 per item
Early withdrawal penalty on term share certificate .....	See disclosure
Garnishments/Levies.....	\$50.00 + attorney fees
Inactivity fee .....	\$10.00 per month
<i>An account is inactive if there have been no deposits or withdrawals for one year and balance is less than \$1,000.00.</i>	
Membership share (par value).....	\$5.00
Money order .....	\$2.00
Non-sufficient funds fee.....	\$28.00
(Share drafts, ACH, ATM withdrawals, & debit card purchases)	
Outgoing Wire Transfer .....	\$20.00
Overdraft Tolerance.....	\$28.00
Returned Deposit Item	
if drawee is 3 <sup>rd</sup> party .....	\$5.00
if drawee is member .....	\$28.00
Returned Mail/Bad address .....	\$5.00
Statements (paper) – 258 Club & Puppy Pak exempt.....	\$1.00
Prior Statements.....	\$3.00 per Item
Stop Payment.....	\$28.00
Temporary checks (8).....	\$5.00
Traveler's checks (one signer) .....	Free
Traveler's checks (two signers).....	\$.50 per \$100.00

### Safe Deposit Box Fees

#### Rental fee if prime tenant has no checking share

3 x 5 .....	\$25.00
3 x 10.....	\$40.00
5 x 10.....	\$60.00
10 x 10.....	\$106.00

#### Rental fee if prime tenant has checking share

3 x 5 .....	\$20.00
3 x 10.....	\$30.00
5 x 10.....	\$45.00
10 x 10.....	\$80.00

#### Rental fee if prime tenant belongs to the 258 Club

3 x 5 .....	\$10.00
3 x 10.....	\$17.00
5 x 10.....	\$25.00
10 x 10.....	\$50.00

Lost both keys & need locksmith to drill & repair lock...\$200.00

Replacement keys:..... \$16.00 for set of 2 keys

SAFE DEPOSIT BOX CONTENTS ARE NOT INSURED BY  
NCUA OR HOUSTON TEXAS FIRE FIGHTERS FEDERAL  
CREDIT UNION.