



FEDERAL CREDIT UNION
 P.O. Box 12689, San Antonio, TX 78212-0689
 210-225-0708 | 1-800-644-4748

Commercial Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE: January 1, 2024

Account Type	FIXED RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Business Savings (1)		<u>0.100</u> %	<u>0.100</u> %
<input type="checkbox"/> Business Money Market (1)(2)	\$2,000.00 - \$24,999.99	<u>2.150</u> %	<u>2.127</u> %
	\$25,000.00 - \$49,999.99	<u>2.150</u> %	<u>2.127</u> %
	\$50,000.00 - \$99,999.99	<u>2.150</u> %	<u>2.127</u> %
	\$100,000.00 - \$249,999.99	<u>2.150</u> %	<u>2.127</u> %
	\$250,000.00 - \$999,999.99	<u>2.150</u> %	<u>2.127</u> %
	\$1,000,000.00 & Greater	<u>2.300</u> %	<u>2.274</u> %

Account Type	FIXED RATE (<i>Term Share Certificate</i>)				
	MINIMUM BALANCE REQUIREMENTS	TERM	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Business Term Share Certificate (1)(2)	<u>\$500.00</u>	6 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	<u>5.000</u> %	<u>4.879</u> %
			\$100,000.00 & Greater	<u>5.000</u> %	<u>4.879</u> %
	<u>\$500.00</u>	12 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	<u>4.000</u> %	<u>3.922</u> %
			\$100,000.00 & Greater	<u>4.000</u> %	<u>3.922</u> %
	<u>\$500.00</u>	24 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	<u>2.500</u> %	<u>2.469</u> %
			\$100,000.00 & Greater	<u>2.500</u> %	<u>2.469</u> %
	<u>\$500.00</u>	36 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	<u>2.750</u> %	<u>2.713</u> %
			\$100,000.00 & Greater	<u>2.750</u> %	<u>2.713</u> %
	<u>\$500.00</u>	48 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	<u>3.000</u> %	<u>2.956</u> %
		\$100,000.00 & Greater	<u>3.000</u> %	<u>2.956</u> %	
	<u>\$500.00</u>	60 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	<u>3.25</u> %	<u>3.198</u> %
		\$100,000.00 & Greater	<u>3.25</u> %	<u>3.198</u> %	

(1) For the purposes of this Disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (210) 225-0708.

(2) All deposited funds earn the rate for the tier that reflects the balance at the end of a dividend period.

Schedule of Fees and Charges

Effective Date 5/1/2023

Checking Account Services	Amount	General Transaction Fees (continued)	Amount
Check Printing.....	Varies	Card Rush Delivery Fee.....	\$40.00
MICR Printing Error (<i>other than Harland</i>)/Check.....	\$3.00	International Card Rush Delivery fee may vary	
Research per hour (<i>minimum one hour</i>).....	\$25.00	ATM Balance Inquiry Non-RCFCU.....	\$1.00
Overdraft Privilege per debit as applicable.....	\$15.00	ATM Transaction Non-RCFCU.....	\$1.00
ACH Origination.....	\$5.00	Credit Union Cashier's Check.....	\$5.00
Stop Payment	\$15.00	Domestic Outgoing Wire.....	\$15.00
		International Outgoing Wire.....	\$30.00
		Inactive Fee (<i>monthly</i>) after 24 month no activity.....	\$5.00
General Transaction Fees		International Transaction (<i>debit/credit card</i>).....	1.00%
Non-sufficient Funds per debit.....	\$15.00	Close/Re-open Account.....	\$30.00
Returned Deposit /Payment on account owned by primary or joint.....	\$30.00	Loan Modification.....	\$50.00
Returned Deposit/Payment other than above.....	\$15.00	MessagePay.....	\$4.95
Stop Payment of RCFCU Cashier's Check.....	\$15.00	Returned MessagePay.....	\$14.95
Statement Copy.....	\$2.00		
Returned Statement.....	\$5.00	Safe Deposit Boxes- Annual (<i>Augusta location only</i>)	
Money Order.....	\$0.89	Key Deposit (<i>refunded when closed with both keys</i>).....	\$10.00
Phone Transfer.....	\$1.00	Lost Key.....	\$10.00
Replacement of EMV Plastic Card (<i>debit/credit</i>).....	\$10.00	Drill Fee.....	Actual Cost