



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

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: February 14, 2024

Account Type	FIXED RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Primary Share (18 yrs & older) (1)		0.100%	0.100%
<input type="checkbox"/> Primary Share (17 yrs & younger) (1)(2)	Less than \$500.01	5.00%	4.878%
	\$500.01 & Greater	0.100%	0.100%
<input type="checkbox"/> Special Savings (1)		0.100%	0.100%
<input type="checkbox"/> Traditional IRA Share (1)		0.750%	0.747%
<input type="checkbox"/> SEP IRA Share (1)		0.750%	0.747%
<input type="checkbox"/> Coverdell IRA Share (1)		0.750%	0.747%
<input type="checkbox"/> Roth IRA Share (1)		0.750%	0.747%
<input type="checkbox"/> Standard Checking (1)	\$1,000.01 & Greater	0.010%	0.010%
<input type="checkbox"/> Superior Checking (1)(2)	Less than \$2,500.00	0.010%	0.010%
	\$2,500.00 & Greater	0.350%	0.349%
<input type="checkbox"/> HSA Checking (1)		0.010%	0.010%
<input type="checkbox"/> Money Market (1)(2)	\$2,000.00 - \$24,999.99	2.150%	2.127%
	\$25,000.00 - \$49,999.99	2.150%	2.127%
	\$50,000.00 - \$99,999.99	2.150%	2.127%
	\$100,000.00 - \$249,999.99	2.150%	2.150%
	\$250,000.00 - \$999,999.99	2.150%	2.150%
	\$1,000,000.00 & Greater	2.300%	2.274%

Account Type	FIXED RATE (Term Share Certificate)				
	MINIMUM BALANCE REQUIREMENTS	TERM	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Standard Term Share Certificate (1)(2)	\$500.00	6 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	5.000%	4.879%
			\$100,000.00 & Greater	5.000%	4.879%
	\$500.00	12 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	4.000%	3.922%
			\$100,000.00 & Greater	4.000%	3.922%
	\$500.00	24 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	2.500%	2.469%
			\$100,000.00 & Greater	2.500%	2.469%
	\$500.00	36 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	2.750%	2.713%
			\$100,000.00 & Greater	2.750%	2.713%
	\$500.00	48 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	3.000%	2.956%
			\$100,000.00 & Greater	3.000%	2.956%
	\$500.00	60 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	3.250%	3.198%
			\$100,000.00 & Greater	3.250%	3.198%

Account Type	FIXED RATE (Term Share Certificate)				
	MINIMUM BALANCE REQUIREMENTS	TERM	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> IRA Term Share Certificate (1)(2)	\$500.00	6 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	5.000 %	4.879 %
			\$100,000.00 & Greater	5.000 %	4.879 %
	\$500.00	12 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	4.000 %	4.000 %
			\$100,000.00 & Greater	3.922 %	3.922 %
	\$500.00	24 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	2.500 %	2.469 %
			\$100,000.00 & Greater	2.500 %	2.469 %
	\$500.00	36 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	2.750 %	2.713 %
			\$100,000.00 & Greater	2.750 %	2.713 %
	\$500.00	48 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	3.000 %	2.956 %
			\$100,000.00 & Greater	3.000 %	2.956 %
	\$500.00	60 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	3.250 %	3.198 %
			\$100,000.00 & Greater	3.250 %	3.198 %
<input type="checkbox"/> Freedom Builder Term Share Certificate (1)	\$100.00	12 Month <input type="checkbox"/>		4.900 %	4.784 %
<input type="checkbox"/> Winter Special Term Share Certificate (1)	\$n/a	24 Month <input type="checkbox"/>		%	%
<input type="checkbox"/> Holiday Cache (1)	\$5.00	___ Month <input type="checkbox"/>		.200 %	.200 %
<input type="checkbox"/> Promotional Term Share (1)	\$	___ Month <input type="checkbox"/>		%	%

(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

Savings Account Services	Amount	General Transaction Fees (continued)	Amount
Early Withdrawal Penalty from Cache (each)	\$10.00	Money Order.....	\$0.49
Personal Checking Account Services		Phone Transfer.....	\$1.00
Monthly Service Fee		Replacement of EMV Plastic Card (debit/credit).....	\$10.00
Superior Checking (if balance falls below \$2,500.00).....	\$5.00	Card Rush Delivery Fee.....	\$40.00
Fresh Start Checking.....	\$5.00	International Card Rush Delivery fee may vary	
Check Printing.....	Varies	ATM Balance Inquiry Non-RCFCU.....	\$1.00
MICR Printing Error (other than Harland)/Check.....	\$3.00	ATM Transaction Non-RCFCU.....	\$1.00
Research per hour (minimum one hour).....	\$25.00	Credit Union Cashier's Check.....	\$5.00
Overdraft Privilege per debit as applicable*.....	\$15.00	Domestic Outgoing Wire.....	\$15.00
ACH Origination.....	\$5.00	International Outgoing Wire.....	\$30.00
Stop Payment	\$15.00	Inactive Fee (monthly) after 24 month no activity*.....	\$5.00
General Transaction Fees		International Transaction (debit/credit card).....	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	Safe Deposit Boxes- Annual (Augusta location only)	
Returned Statement.....	\$5.00	Key Deposit (refunded when closed with both keys).....	\$10.00
		Lost Key.....	\$10.00
		Drill Fee.....	Actual Cost

*Except Fresh Start Checking.