



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: July 15, 2022

Account Type	FIXED RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Business Savings (1)		<u>.100</u> %	<u>.100</u> %
<input type="checkbox"/> Business Money Market (1)(2)	\$2,000.00 - \$24,999.99	<u>.250</u> %	<u>.249</u> %
	\$25,000.00 - \$49,999.99	<u>.250</u> %	<u>.249</u> %
	\$50,000.00 & Greater	<u>.300</u> %	<u>.299</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>.550</u> %	<u>.548</u> %
			\$100,000.00 & Greater	<u>.550</u> %	<u>.548</u> %
	\$ <u>500.00</u>	12 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	<u>1.500</u> %	<u>1.489</u> %
			\$100,000.00 & Greater	<u>1.500</u> %	<u>1.489</u> %
	\$ <u>500.00</u>	24 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	<u>2.000</u> %	<u>1.980</u> %
			\$100,000.00 & Greater	<u>2.000</u> %	<u>1.980</u> %
	\$ <u>500.00</u>	36 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	<u>2.250</u> %	<u>2.225</u> %
			\$100,000.00 & Greater	<u>2.250</u> %	<u>2.225</u> %
	\$ <u>500.00</u>	48 Month <input type="checkbox"/>	\$500.00 - \$99,999.99	<u>2.300</u> %	<u>2.274</u> %
			\$100,000.00 & Greater	<u>2.300</u> %	<u>2.274</u> %
	\$ <u>500.00</u>	60 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> %

(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 2-1-2022

Savings Account Services	Amount	General Transaction Fees (continued)	Amount
Excessive Withdrawal Fee (<i>per item in excess of six</i>).....	\$25.00	Card Rush Delivery Fee.....	\$40.00
Account Closed (<i>within 90 days of opening</i>).....	\$5.00	International Card Rush Delivery fee may vary	
Reopen Savings Account (<i>within 6 month of closing</i>).....	\$5.00	ATM Balance Inquiry Non-RCFCU.....	\$1.00
		ATM Transaction Non-RCFCU.....	\$1.00
Checking Account Services		Fax (<i>no charge for local transmissions</i>) per page.....	\$1.00
Check Printing.....	Varies	Fax (<i>long distance + per page fee</i>).....	\$5.00
MICR Printing Error (<i>other than Harland</i>)/Check.....	\$3.00	Travelers Checks (<i>of purchase</i>)	1.00%
Check Copy.....	\$2.00	Credit Union Teller Check.....	\$3.00
Research per hour (<i>minimum one hour</i>).....	\$25.00	Credit Union Cashier's Check.....	\$5.00
Account Reconciliation per hour (<i>minimum one hour</i>).....	\$25.00	Domestic Outgoing Wire.....	\$15.00
Overdraft Privilege per debit as applicable.....	\$15.00	International Outgoing Wire.....	\$40.00
Overdraft Transfer (<i>from savings</i>)	\$1.00	Inactive Fee (<i>monthly</i>) after 12 month no activity.....	\$5.00
ACH Origination.....	\$10.00	International Transaction (<i>debit/credit card</i>).....	1.00%
ACH Origination Cancellation.....	\$10.00	Continuous Negative Balance (<i>after 5 days</i>).....	\$30.00
Stop Payment	\$30.00	Close/Re-open Account.....	\$30.00
Stop Payment (<i>range of checks</i>)	\$35.00	Online Banking.....	FREE
		Mobile Banking.....	FREE
General Transaction Fees		E-Statements.....	FREE
Non-sufficient Funds per debit.....	\$15.00	Check-by-Phone (ACH).....	\$10.00
Returned Deposit /Payment on account owned by primary		Loan Modification.....	\$50.00
or joint.....	\$30.00	Skip-A-Pay.....	\$25.00
Returned Deposit/Payment other than above.....	\$15.00	MessagePay.....	\$4.95
Stop Payment of RCFCU Check.....	\$30.00	Returned MessagePay.....	\$10.00
Legal Service - Levy, Garnishment.....	\$25.00		
Statement Copy.....	\$2.00	Safe Deposit Boxes- Annual (<i>Augusta location only</i>)	
Returned Statement.....	\$5.00	3 x 5 x 22	\$20.00
Money Order.....	\$0.89	3 x 10 x 22.....	\$30.00
Phone Transfer.....	\$1.00	5 x 10 x 22.....	\$50.00
Replacement of EMV Plastic Card (<i>debit/credit</i>).....	\$10.00	10 x 10 x 22.....	\$100.00
		Safe Deposit Late Fee (<i>over 30 days</i>)	\$15.00
		Key Deposit (<i>refunded when closed with both keys</i>).....	\$10.00
		Lost Key.....	\$10.00
		Drill Fee.....	Actual Cost