

REGULAR SHARES, TEXASGULF RANGER SAVERS & YOUNG AMERICANS
Truth in Saving Disclosure

The Regular Shares, Texasgulf Ranger Savers & Young Americans account disclosure is as follows:

1. Rate Information

As of _____, the dividend rate was _____% and the annual percentage yield (APY) was _____% on your share account. In addition, the credit union estimates a prospective dividend rate of _____% and a prospective APY of _____% on your share account for this dividend period.

2. Compounding & Crediting

Dividends will be calculated daily and will be credited monthly. For this account type, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1st and the ending date of such dividend period is January 31st. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the date of a dividend period, and for this example is February 1st. If you close your share account before dividends are credited, you will not receive accrued dividends.

3. Minimum Balance Requirements

The minimum balance to open this account is **\$25.00**. The minimum balance to earn dividend is **\$0.01**. You must maintain a daily balance of **\$25.00** in your account each day to keep your account open.

4. Balance Computation method

Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account each day.

5. Accrual of Dividends

Dividends will begin to accrue on the business day you deposit to your account.

6. Fees and Charges

The following fees and charges may be assessed against your account:

a. Extra Copy of Statement.....	\$ 2.00
b. Non-Sufficient Funds (NSF).....	\$20.00 per item
c. Stop Payment.....	\$20.00
d. Account Balancing/Reconciling/Research.....	\$20.00 per hour/one hour minimum
e. Returned Check/deposit.....	\$20.00 per item
f. Returned Mail Fee.....	\$ 5.00 (per quarter)
g. Replacement /Customized Debit Card.....	\$ 5.00

7. Dividend Period

The dividend period is monthly.

8. Nature of Dividends

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. This account has a *variable rate* determined by the board of directors of this credit union. The board meets at least monthly and may change this rate.

9. National Credit Union Share Insurance Fund

Members' accounts in this credit union are federally insured by the National Credit Union Administration (NCUA).

SHARE DRAFT / CHECKING ACCOUNT Truth in Savings Disclosure

The share draft account disclosure is as follows:

1. Rate Information

As of _____, the dividend rate was _____% and the annual percentage yield (APY) was _____% on your share draft account. In addition, the credit union estimates a prospective dividend rate of _____% and a prospective APY of _____% on your share draft account for this dividend period.

2. Compounding & Crediting

Dividends will be calculated daily and will be credited monthly. For this account type, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1st and the ending date of such dividend period is January 31st. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the date of a dividend period, and for this example is February 1st.

3. Minimum Balance Requirements

The minimum balance to open this account is **\$100.00**. The minimum balance to earn dividend is **\$400.00**. You must maintain a daily balance of \$400.00 in your account each day to obtain the disclosed annual percentage yield.

4. Balance Computation method

Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account each day.

5. Accrual of Dividends

Dividends will begin to accrue on the business day you deposit to your account **if the minimum balance requirements have been met**.

6. To Avoid Imposition of Monthly Service Charge

You must maintain a minimum daily balance of **\$400.00** in your account to avoid a monthly service charge. If during any month your account balance falls below the required minimum daily balance, your account will be subject to a monthly service charge of **\$4.00** for that month.

7. Fees and Charges

a. Monthly service charge.....	\$ 4.00 (balance below \$400.00)
b. Overdraft Protection Trans.....	\$ 0.00
c. Extra Copy of Statement.....	\$ 2.00
d. Copy of Draft/check.....	\$ 2.00
e. Non-Sufficient Funds (NSF).....	\$20.00(per item)
f. Courtesy Pay.....	\$20.00(per item)
g. Stop Payment.....	\$20.00 (per item only when item(s) try to clear your account)
h. Account Balancing/Reconciling/Research.....	\$20.00 (per hour)
i. Returned Check/deposit.....	\$20.00 (per item)
j. ATM Fee (a non TGFCU owned terminal).....	\$ 1.00 (6 free per month)
k. Replacement /Customized Debit Card.....	\$ 5.00

8. Dividend Period

The dividend period is monthly.

9. Nature of Dividends

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. This account has a *variable rate* determined by the board of directors of this credit union. The board meets at least monthly and may change this rate.

10. National Credit Union Share Insurance Fund

Members' accounts in this credit union are federally insured by the National Credit Union Administration (NCUA)

FREE CHECKING SHARE DRAFT
Truth in Savings Disclosure

The Free share draft account disclosure is as follows:

1. Rate Information

There is no dividend rate for this account.

2. Compounding & Crediting

This type of account does not earn dividends.

3. Minimum Balance Requirements

The minimum balance to open this account is **\$100.00**.

4. Balance Computation method

This type of account does not earn dividends.

5. Accrual of Dividends

This type of account does not earn dividends.

6. To Avoid Imposition of Monthly Service Charge

There is no monthly service charge for this type of account.

7. Fees and Charges

The following fees and charges may be assessed against your account:

a.	Monthly service charge.....	\$ 0.00
b.	Overdraft Protection Transfer.....	\$ 0.00
c.	Extra Copy of Statement.....	\$ 2.00
d.	Copy of Draft/check.....	\$ 2.00
e.	Non-Sufficient Funds (NSF).....	\$20.00(per item)
f.	Courtesy Pay.....	\$20.00(per item)
g.	Returned Check/deposit.....	\$20.00(per item)
h.	Stop Payment.....	\$20.00(per item only when item(s) try to clear your account)
i.	Account Balancing/Reconciling/Research.....	\$20.00(per hour)
j.	ATM Fee (a non TGFCU owned terminal).....	\$ 1.00(after 6 free)
k.	Replacement /Customized Debit Card.....	\$ 5.00

8. Dividend Period

This type of account does not earn dividends.

9. Nature of Dividends

This type of account does not earn dividends.

10. National Credit Union Share Insurance Fund

Members' accounts in this credit union are federally insured by the National Credit Union Administration (NCUA)

**TRUTH IN SAVINGS DISCLOSURE
SHARE CERTIFICATE**

The Share Certificate Disclosure is as follows:

1. This share certificate may not be pledged, transferred or assigned to any party other than Texasgulf FCU. Any owner may pledge or assign this certificate as security for a loan or loans from Texasgulf FCU without the consent of the other owner(s).
2. **The 36, 48, and 60 month Share Certificates are excluded from our Step-Up Bonus program.**
3. This share certificate is subject to Texasgulf FCU's articles of incorporation, bylaws and any rules, regulations or policies established by the Board of Directors, including those concerning any notice of withdrawal, which might be imposed by Texasgulf FCU.
4. The dividend rate of this account from the date of issue until the date of maturity is _____% and a prospective APY of _____% per annum on the actual amount in the account, which shall not be less than **\$500.00**.
5. Payment of dividends is dependent upon and subject to sufficient earnings by Texasgulf FCU. Dividends are calculated daily and are available to the owner(s) at Monthly or Maturity intervals.
5. Texasgulf FCU will give the owner(s) at least ten (10) days' notice prior to maturity. The notice will inform the owner(s) of the terms, if any, under which it proposes to renew the share certificate. If the share certificate is not renewed at maturity, Texasgulf FCU will transfer all funds to the regular share account of the owner (s) or pay all funds directly to the owner (s).
6. There is a 10 day grace period of the maturity date to add funds, withdraw funds or close a certificate.
7. A substantial penalty shall be imposed if funds other than dividends are withdrawn before the maturity date is reached. **The penalty will be a loss of three (3) months dividend.**
8. Returned check/deposit fee is \$20.00.
9. Members' accounts in this credit union are federally insured by the National Credit Union Administration (NCUA).

ETA^(SM) ACCOUNT
Truth in Savings Disclosure

The ETA^(SM) (Electronic Transfer Account) disclosure is as follows:

The following disclosure regarding attachment of an ETA^(SM):

Many Federal benefit payments, including Social Security, Supplemental Security Income, Veterans benefits and Railroad Retirement benefits are protected from attachment under Federal Law. This means that your creditors do not have the right to have these funds taken out of your ETA^(SM). There are a few exceptions, however. For example, funds in your ETA^(SM) can be taken to satisfy child support or alimony obligations you owe. *[If you deposit funds other than Federal benefit payments to your ETA^(SM), your creditors may be able to have those funds taken out of your account, but your Federal benefits would still be protected.]*

If we, Texasgulf Federal Credit Union, receive an order of attachment, garnishment or levy, we will immediately send you a copy of the order and the name of the creditor and contact person, if any.

If you have questions about a creditor's right to remove funds from your ETA^(SM), contact your benefit agency or your local legal services organization.

Accounts are in accordance with the Electronic Funds Transfer (EFT) provision of the Debt Collection Improvement Act of 1996 (DCIA). The following disclosure is provided to all new (ETA^(SM)) Electronic Transfer Accounts:

1. Account must be individually owned;
2. Account is federally insured by NCUA;
3. Account will accept electronic federal benefit, wage, salary and retirement payments and other acceptable deposits such as checks and/or cash;
4. Account will have a minimum of four (4) cash withdrawals and four (4) balance inquiries per month, to be included in the monthly fee, through any combination of proprietary automated teller machine (ATM) transactions and/or over-the-counter transactions.
5. The account is provided the same consumer protection/right to privacy as other accounts;
6. The account will have access to the credit union's on-line point of sale (POS) network;
7. The account will have no minimum balance;
8. The account will be a non-interest bearing account;
9. The account will receive a monthly statement;
10. Statement period is the first day of the month to the last day of the month;
11. The account and debit card is not allowed to accept ACH debits or recurring bill payments;
12. The account may be closed at any time, with or without notice for fraud or abuse;
13. Fees and charges:
14. The following fees may be assessed against your account:

a. Monthly service charge.....	\$3.00
b. Non-sufficient funds (NSF).....	\$10.00 (Per 24Hr. Period)
c. Excessive transfer fee (4 free).....	\$ 1.00 (On 5 th Transfer)
d. Extra copy of statement.....	\$ 2.00
e. Initial Debit Card.....	\$ 0.00
f. Replacement/additional Debit card.....	\$ 5.00
g. Account balancing/reconciling/research.....	\$20.00 (Per Hour-1 Hour Min)

IRA SHARE ACCOUNT
Truth in Savings Disclosure

The IRA share account disclosure is as follows:

1. Rate Information

As of _____, the dividend rate was _____% and the annual percentage yield (APY) was _____% on your share account. In addition, the credit union estimates a prospective dividend rate of _____% and a prospective APY of _____% on your share account for this dividend period.

2. Compounding & Crediting

Dividends will be calculated daily and will be credited monthly. For this account type, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1st and the ending date of such dividend period is January 31st. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the date of a dividend period, and for this example is February 1st. If you close your share account before dividends are credited, you will not receive accrued dividends.

3. Minimum Balance Requirements

The minimum balance to open this account is **\$0.00**. The minimum balance to earn dividend is **\$0.01**. You must maintain a daily balance of **\$0.00** in your account each day to keep your account open.

4. Balance Computation method

Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account each day.

5. Accrual of Dividends

Dividends will begin to accrue on the business day you deposit to your account.

6. Fees and Charges

The following fees and charges may be assessed against your account:

- a. Extra Copy of Statement..... \$ 2.00
- b. Returned Check/Deposit..... \$20.00 (PER ITEM)

****NOTE: CERTAIN FEDERAL PENALTIES MAY APPLY TO AMOUNTS WITHDRAWN FROM AN IRA. THERE ARE EXCEPTIONS THAT WOULD LIMIT OR CANCEL ANY FEDERAL PENALTIES. PLEASE CONSULT YOUR TAX ADVISOR. ****

7. Dividend Period

The dividend period is monthly.

8. Nature of Dividends

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. This account has a *variable rate* determined by the board of directors of this credit union. The board meets at least monthly and may change this rate.

9. IRA Shares May Not Be Pledged

No funds in any IRA Share Account (s) may be pledged as security collateral for any loan(s).

10. National Credit Union Share Insurance Fund

Members' accounts in this credit union are federally insured by the National Credit Union Administration (NCUA)

IRA SHARE CERTIFICATE
Truth in Savings Disclosure

The IRA Share Certificate Disclosure is as follows:

1. This IRA share certificate may not be pledged as security collateral for any loan(s).
2. **The 36, 48, and 60 month IRA Share Certificates are excluded from our Step-Up Bonus program.**
3. This share certificate is subject to Texasgulf FCU's articles of incorporation, bylaws and any rules, regulations or policies established by the Board of Directors, including those concerning any notice of withdrawal, which might be imposed by Texasgulf FCU.
4. The dividend rate of this account from the date of issue until the date of maturity is _____% and a prospective APY of _____% per annum on the actual amount in the account, which shall not be less than \$500.00.
5. Payment of dividends is dependent upon and subject to sufficient earnings by Texasgulf FCU. Dividends are calculated daily and are compounded at Monthly intervals.
6. Texasgulf FCU will give the owner(s) at least ten (10) days' notice prior to maturity. The notice will inform the owner(s) of the terms, if any, under which it proposes to renew the share certificate. If the share certificate is not renewed at maturity, Texasgulf FCU will transfer all funds to the IRA Share account of the owner(s).
7. There is a 10 day grace period of the maturity date to add funds, withdraw funds or close a certificate.
8. A substantial penalty shall be imposed if funds other than dividends are withdrawn before the maturity date is reached. The penalty will be a loss of three (3) months dividend.
9. Returned Check/Deposit Fee Is \$20.00
10. Members' accounts in this credit union are federally insured by the National Credit Union Administration.

****NOTE: CERTAIN FEDERAL PENALTIES MAY APPLY TO AMOUNTS WITHDRAWN FROM AN IRA. THERE ARE EXCEPTIONS THAT WOULD LIMIT OR CANCEL ANY FEDERAL PENALTIES. PLEASE CONSULT YOUR TAX ADVISOR****

MONEY MARKET ACCOUNT

Truth in Savings Disclosure

The Money Market Account disclosure is as follows:

1. Rate Information

As of _____, the dividend rate was _____% and the annual percentage yield (APY) was _____% on your Money Market Account. In addition, the credit union estimates a prospective dividend rate of _____% and a prospective APY of _____% on your Money Market Account for this dividend period.

2. Compounding & Crediting

Dividends will be calculated daily and will be credited quarterly. For this account type, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1st and the ending date of such dividend period is January 31st. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the date of a dividend period, and for this example is February 1st. If you close your share account before dividends are credited, you will not receive accrued dividends.

3. Minimum Balance Requirements

The minimum balance to open this account is **\$2,000.00**. The minimum balance to earn dividends is **\$2,000.00**. You must maintain a daily balance of \$2,000.00 in your account each day to obtain the disclosed annual percentage yield. If your balance falls below \$2,000.00, you will not earn any dividends and your rate will drop to 0.00% for the period your balance is under \$2,000.00.

4. Balance Computation method

Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account each day.

5. Accrual of Dividends

Dividends will begin to accrue on the business day you deposit to your account **if the minimum balance requirements have been met**.

6. To Avoid Imposition of Excessive Transactions Charge

Your account can have unlimited in-person transactions (deposits and/or withdrawals), but you must keep all check and electronic transactions to a maximum of six (6) per month to avoid an Excessive Transaction charge. If during any **month** you have more than six (6) transactions by checks and/or any electronic transactions, your account will be subject to an Excessive Transactions charge of **\$6.00** per transaction for that month.

7. Fees and Charges

The following fees and charges may be assessed against your account:

a. Extra Copy of Statement.....	\$ 2.00
b. Non-Sufficient Funds (NSF).....	\$20.00 (per item)
c. Stop Payment.....	\$20.00 (if payment tries to clear)
d. Account Balancing/Reconciling/Research.....	\$20.00 (per hour)
e. Returned check/deposit.....	\$20.00 (per item)
f. Returned Mail Fee.....	\$ 5.00 (per quarter)
g. Excessive Transaction Fee.....	\$ 6.00 (per transaction after six)

8. Dividend Period

The dividend period is quarterly.

9. Nature of Dividends

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. This account has a *variable rate* determined by the board of directors of this credit union. The board meets at least monthly and may change this rate.

10. National Credit Union Share Insurance Fund

Members' accounts in this credit union are federally insured to at least \$250,000.00 by the National Credit Union Administration (NCUA).