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# Account Disclosure Rate Supplement and Schedule of Fees and Charges

<b>INSTRUCTIONS</b>	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.
	<input type="checkbox"/> <b>New Account</b>	<input type="checkbox"/> <b>Request for Information</b>

EFFECTIVE DATE: \_\_\_\_\_

Account Type	FIXED RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Share (1)(2)	\$100.00 - \$2,000.00	_____ %	_____ %
	\$2,000.01 - \$5,000.00	_____ % - _____ %	_____ %
	\$5,000.01 & Greater	_____ % - _____ %	_____ %
<input type="checkbox"/> IRA Savings (1)(2)	\$0.01 - \$500.00	_____ %	_____ %
	\$500.01 & Greater	_____ % - _____ %	_____ %
<input type="checkbox"/> Share Draft (1)(2)	\$0.01 - \$500.00	_____ %	_____ %
	\$500.01 & Greater	_____ % - _____ %	_____ %

Account Type	FIXED RATE ( <i>Share Certificate Account</i> )			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Share Certificate (1)	\$ _____	6 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	12 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	24 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 (713) 869-9053.
- (2) Only the funds that comprise each tier will earn the rate for that tier.

## Schedule of Fees and Charges

### FEE SCHEDULE

Nonsufficient Funds	\$30.00 each
Inactivity Fee	\$15.00 per year
Money Orders	\$2.00 each
Loan Applications	\$15.00
Late Payment	\$20.00 per loan
ACH Return	\$30.00 per item
Skip Payments	\$25.00 per loan
NSF Return Check	\$30.00
Stop Payments	\$30.00
Wire (Outgoing)	\$20.00
Wire (Western Union)	\$25.00
ATM/Debit NSF	\$30.00
Reorder Debit Card	\$10.00
Mail Return	\$10.00

# Schedule of Fees and Charges (continued)

## FEE SCHEDULE

Share Branch Usage	\$3.00 per transaction
Bill Pay External Transfer Fee	\$2.00 each
Monthly Fee (Share Draft)	\$5.00
if balance drops below \$500 any day during the month	
Rejected Checks	\$15.00
If printed from someone other than our provider	
Account Activity Printout	\$5.00
Account Research	\$20.00 per hour
Check Copies (2 free each month)	\$3.00
Statement Copy	\$5.00 per statement
Statement Balancing	\$20.00 per hour
Fax Copies	\$3.00 per page
Release of Judgments	\$25.00
Reopen Share Account	\$15.00
Title Work-Car Registrations	\$10.00
Transfer Fee from Regular Share Account to Share Draft (ckg)	\$10.00
Limit 3 per month	