MemberSource® Credit Union
10100 Richmond Ave.
Houston, Texas 77042
(713) 627-4000
Fax: (713) 244-3300

SAVINGS
TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:
May 1, 2020

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate / Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Regular Share	$100.00 to $4,999.99 **0.01%** / **0.01%** $5,000.00 to $24,999.99 **0.05%** / **0.05%** $25,000.00 or greater **0.10%** / **0.10%**	Monthly	Monthly	Monthly (Calendar)	$5.00	$250.00	$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Wild Savings	$100.00 to $4,999.99 / $5,000.00 to $24,999.99 / $25,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	$5.00	-----	$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Savings	/	Monthly	Monthly	Monthly (Calendar)	$25.00	-----	$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Share	/	Monthly	Monthly	Monthly (Calendar)	$25.00	-----	$0.01	Daily Balance	Account transfer and withdrawal limitations apply.
Coverdell Educational IRA Account	/	Monthly	Monthly	Monthly (Calendar)	$25.00	-----	$0.01	Daily Balance	Account transfer and withdrawal limitations apply.
Roth Money Fund IRA	/	Monthly	Monthly	Monthly (Calendar)	$25.00	----	$0.01	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market Plus	$0.01 to $2,4999.99 / $2,500.00 to $4,999.99 / $5,000.00 to $9,999.99 / $10,000.00 to $24,999.99 / $25,000.00 to $49,999.99 / $50,000.00 to $99,999.99 / $100,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	$2,500.00	$2,500.00	$0.01	Daily Balance	Account transfer and withdrawal limitations apply.

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Non-Dividend Share	_____	-----	-----	------	$5.00	$5.00	-----	-----	Account transfer and withdrawal limitations apply.

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Regular Share, Wild Savings, Christmas Club, IRA Share, Coverdell Educational IRA Account, Roth Money Fund IRA, and Money Market Plus accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Regular Share, Wild Savings, and Money Market Plus accounts are tiered rate accounts. For **Regular Share** accounts, if your daily balance is from $100.00 to $4,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from $5,000.00 to $24,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is $25,000.00 or greater, the third dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. For **Wild Savings** accounts, if your daily balance is from $5.00 to $4,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from $5,000.00 to $24,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is $25,000.00 or greater, the third dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. For **Money Market Plus** accounts, if your daily balance is from $0.01 to $2,499.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from $2,500.00 to $4,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from $5,000.00 to $9,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from $10,000.00 to $24,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from $25,000.00 to $49,999.99, the fifth dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from $50,000.00 to $99,999.99, the sixth dividend rate and annual percentage yield listed for this account will apply. If your daily balance is $100,000.00 or greater, the seventh dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Regular Share, Money Market Plus, and Non-Dividend Share accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Regular Share, Wild Savings, Christmas Club, IRA Share, Coverdell Educational IRA Account, Roth Money Fund IRA, and Money Market Plus accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For all accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Club accounts, the entire balance will be transferred to your Regular Share account on or after November 1st and the account will remain open. If you withdraw from your Christmas Club account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Regular Share accounts, you may make six withdrawals from your account each quarter. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Money Market Plus accounts, you may make six withdrawals from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft privilege plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information

regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft privilege limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft privilege plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft privilege and the Schedule of Fees and Charges.

8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1

9. RATES — The rates appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

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Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

FEE SCHEDULE

ACCOUNT FEES

Christmas Club Fees	
Account Withdrawal	$10.00/Withdrawal February to November
Regular Share Fees	
Account Maintenance	$5.00/Month If minimum daily balance is not met
Excessive Withdrawal	$5.00/Withdrawal If more than six withdrawals per quarter
IRA Share Fees	
Account Maintenance	$12.00/Annual
Money Market Plus Fees	
Minimum Balance Service	$25.00/Month If minimum daily balance is not met
Excessive Withdrawal	$5.00/Withdrawal In excess of six per month

GENERAL FEES

Account Closure	$10.00 if account closed within 120 days
Account Reconciliation	$25.00/Hour and $25.00 minimum charge
Account Research	$25.00/Hour and $25.00 minimum charge
Check Cashing	1% of check amount (applies to member with savings only- no fee if matching funds are available)
Check Copy	$5.00
Returned Deposit Item	$32.00
Document Copy	$5.00
Escheat	$25.00
Legal Process (tax levies, summons)	$25.00/Item Plus attorney's fees
Money Order	$2.50
Returned Mail	$5.00/Month
Statement Copy	$5.00
Wire Transfer: Outgoing Domestic International Incoming Direct Correspondent	 $20.00/Each $55.00/Each plus any additional fees $5.00/Each $10.00/Each
Official Check	$5.00/Members $10.00/Non-Member
Verification of Deposit	$10.00
Preauthorized EFT NSF	$32.00

SAFE DEPOSIT BOX FEES

3" x 5" Box	$25.00/Year
3" x 10" Box	$35.00/Year
5" x 10" Box	$65.00/Year
10" x 10" Box	$100.00/Year
Drilling of Boxes	$150.00
Lost Key	$25.00