Education credit union
Learn More. Live More.®
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Amarillo, TX 79106-5940
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TRUTH-IN-SAVINGS DISCLOSURE
Savings & Checking Accounts

EFFECTIVE DATE: April 6, 2026

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	INTEREST			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Interest Rate/ Annual Percentage Yield (APY)	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Interest	
Additional Savings	$100.00 to $4,999.99 0.05% / 0.05% $5,000.00 to $24,999.99 0.05% / 0.05% $25,000.00 to $49,999.99 0.10% / 0.10% $50,000.00 or greater 0.15% / 0.15%	Monthly	Monthly	—	—	$100.00	Daily Balance	—
IRA	$25.00 to $9,999.99 0.50% / 0.50% $10,000.00 or greater 1.00% / 1.00%	Monthly	Monthly	$50.00	—	$25.00	Daily Balance	Account transfer limitations apply.
Health Savings (HSA)	0.20% / 0.20%	Monthly	Monthly	—	—	—	Daily Balance	—
Smart Checking (SC) Standard Rate[1] Qualifications Not Met	0.10% / 0.10%	Monthly	Monthly	—	—	$1,000.00*	Daily Balance	—
Smart Checking (SC)Bonus Rate[2] Qualification Met	$999.99 or below 4.25% / 4.25%					—		
Smart Checking (SC)Bonus Plus Rate[3] Qualification Met	$75,000.00 and below 4.35% / 4.35% $75,000.01 or greater 0.10% / 0.10% to 4.35%	Monthly	Monthly	—	—	$1,000.00*	Daily Balance	
Restart Checking	—	—	—	—	—	—	—	—

1 Standard interest rate. 2 and 3 See Smart Checking (SC) Accounts section of Account Disclosures for more information.

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Money Market Savings	$500.00 to $24,999.99 0.40% / 0.40% $25,000.00 to $49,999.99 0.50% / 0.50% $50,000.00 to $99,999.99 0.60% / 0.60% $100,000.00 or greater 0.70% / 0.70%	Monthly	Monthly	$500.00	—	$500.00	Daily Balance	Account transfer limitations apply.
Super Money Market	$2,500.00 to $24,999.99 1.65% / 1.65% $25,000.00 to $49,999.99 1.85% / 1.85% $50,000.00 to $99,999.99 1.95% / 1.95% $100,000.00 to $149,999.99 2.15% / 2.15% $150,000.00 to $159,999.99 2.15% / 2.15% $160,000.00 or greater 2.15% / 2.15%	Monthly	Monthly	$25,000.00	—	$2,500.00	Daily Balance	Account transfer limitations apply.

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For Additional Savings, IRA, Health Savings (HSA), Smart Checking (SC), Money Market Savings, and Super Money Market accounts, the interest rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The Additional Savings, IRA, Money Market Savings, and Super Money Market accounts are tiered rate accounts. The balance ranges and corresponding interest rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For these accounts, once a particular range is met, the interest rate and annual percentage yield for that balance range will apply to the full balance of your account. The Smart Checking (SC) account is a tiered rate account. Please refer to section 10 for full details.

2. INTEREST COMPOUNDING AND CREDITING — The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule.

3. ACCRUAL OF INTEREST — For all earning accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Additional Savings, IRA, Health Savings (HSA), Smart Checking (SC), Money Market Savings and Super Money Market accounts, if you close your account before accrued interest is credited, you will not receive the accrued interest.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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 Additional Savings, IRA, Smart Checking (SC), Money Market Savings and Super Money Market accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the crediting 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, interest is calculated by applying a daily periodic rate to the principal in the account each day.

5. ACCOUNT LIMITATIONS — For IRA accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Money Market accounts, you may make no more than six (6) preauthorized or telephone transactions per month. If you exceed these limitations, your account may be subject to a fee or closed. For Super Money Market accounts, you may make no more than three (3) preauthorized or telephone transfers per month. If you exceed these limitations, your account may be subject to a fee or closed. For Additional Savings, Health Savings (HSA), Smart Checking (SC), and Restart Checking accounts, no account limitations apply.

6. 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 protection 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. Because of holds that may be

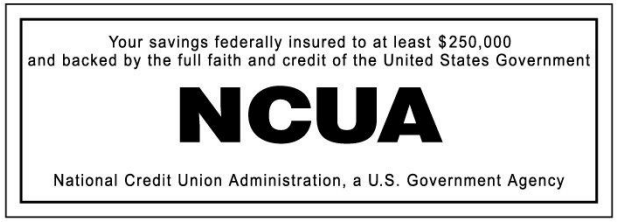
placed on your account and delayed availability of funds, the entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability 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 protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Disclosure for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection 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 protection and the Fee Disclosure.

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

Par Value of One Share	$5.00
Number of Shares Required	1
Membership Fee	$1.00

8. RATES — The rates appearing with the Schedule are accurate as of the effective 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.

9. FEES — See separate Fee Disclosure for a listing of fees and charges applicable to your account(s).

10. SMART CHECKING (SC) ACCOUNTS – For Smart Checking (SC) accounts, you may qualify for a higher Bonus Rate or the Bonus Rate Plus on the first $75,000 of your account balance if you meet the applicable minimum qualification requirements for the monthly qualification cycle. To meet the minimum qualification requirements, you must: (i) be enrolled in edocs; (ii) complete at least 15 non-ATM debit card transactions that post and settle your account; and (iii) receive at least $500 in electronic deposits. The following transactions do not qualify as electronic deposits (i) home banking transfers, (ii) transfers from other ECU accounts, (iii) earned interest posted to the account, (iv) fee refunds, and (v) teller transactions. The monthly qualification cycle is defined as the period beginning on the first day of the calendar month through the last day of the calendar month. All transactions must post and settle during the monthly qualification cycle in order to qualify for the Bonus Rate or the Bonus Rate Plus. The Smart Checking (SC) account is a tiered rate account. Each interest rate will apply only to that portion of the account balance within each balance range. If you meet the minimum qualification requirements and maintain a minimum $1,000 daily balance during the monthly qualification cycle, the Bonus Rate Plus and Annual Percentage Yield listed for this account in the Rate Schedule will apply to balances of up to $75,000, and the Standard Rate and Annual Percentage Yield listed for this account will apply to balances over $75,000. If you meet the minimum qualification requirements but do not maintain a minimum $1,000 daily balance during the monthly qualification cycle, the Bonus Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply to your entire balance. *If you do not meet the minimum qualification requirements but maintain a minimum $1,000 daily balance during the monthly qualification cycle, the Standard Rate and Annual Percentage Yield as listed in the Rate Schedule will apply to the entire account balance.