



## TRUTH-IN-SAVINGS DISCLOSURE

### GENERAL

As applicable, the Security Service Federal Credit Union (SSFCU) "All About Your Security Service Consumer Accounts", the SSFCU "Fee Schedule for Consumer Accounts" and the SSFCU "Current Dividend Rates Sheet" accompany this document and are hereby incorporated by reference.

### SECURITY SERVICE SAVINGS (SHARE ACCOUNT)

**Rate information** - The dividend rate and Annual Percentage Yield (APY) on your account are disclosed on the SSFCU Current Dividend Rates sheet. The dividend rate for the account is approved by the Board of Directors. This is a variable rate account and the rate may change without notice.

**Compounding and crediting** - Dividends will be compounded daily and credited to your account every month.

**Dividend period** - The dividend period is based on the statement cycle. SSFCU has multiple statement cycles, which means your dividend period will begin on the first day of the statement cycle and end on the last day of the statement cycle.

If you close your account before dividends are paid, you will not receive the accrued dividends.

**Minimum balance requirements** - The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section of this document for additional information.

**Daily balance computation method** - Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

**Transaction limitations** - Transaction limitations are listed below, in the SSFCU All About Your Security Service Consumer Accounts document and in the Common Features section of this document.

You are permitted or authorized to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month, to another account (including a transaction account) of yours at the credit union or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction. A preauthorized transfer includes any arrangement by the credit union to pay a third party order received through an automated clearing house (ACH) or any arrangement by the credit union to pay a third party from your account at a predetermined time or on a fixed schedule. Limited transactions include, but are not limited to, overdraft protection transfers, wire transfers, online/telephone transfers, checks, or debit card point of sale transactions. If you exceed these transfer limitations, your account will be subject to closure by the credit union.

**Par value of a share** - The par value of a share in this account is \$5.00.

**Fees and charges** - The SSFCU Fee Schedule for Consumer Accounts details all fees and charges applicable to this account.

### SECURITY SERVICE YOUTH SAVINGS (SHARE ACCOUNT) (Must be 17 years of age or under to open)

**Rate information** - The dividend rate and Annual Percentage Yield (APY) on your account are disclosed on the SSFCU Current Dividend Rates sheet. The dividend rate for the account is approved by the Board of Directors. This is a variable rate account and the rate may change without notice.

**Compounding and crediting** - Dividends will be compounded daily and credited to your account every month.

**Dividend period** - The dividend period is based on the statement cycle. SSFCU has multiple statement cycles, which means your dividend period will begin on the first day of the statement cycle and end on the last day of the statement cycle.

If you close your account before dividends are paid, you will not receive the accrued dividends.

**Minimum balance requirements** - The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section of this document for additional information.

**Daily balance computation method** - Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

**Transaction limitations** - Transaction limitations are listed below, in the SSFCU All About Your Security Service Consumer Accounts document and in the Common Features section of this document.

You are permitted or authorized to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month, to another account (including a transaction account) of yours at the credit union or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order, or instruction. A preauthorized transfer includes any arrangement by the credit union to pay a third party order received through an automated clearing house (ACH) or any arrangement by the credit union to pay a third party from your account at a predetermined time or on a fixed schedule. Limited transactions include, but are not limited to, overdraft protection transfers, wire transfers, online/telephone transfers, checks, or debit card point of sale transactions. If you exceed these transfer limitations, your account will be subject to closure by the credit union.

**Par value of a share** - The par value of a share in this account is \$5.00.

**Account conversion** - The account will be converted to a Security Service Savings account after the youth turns 18. Notice will be sent to youth member prior to account conversion.

**Fees and charges** - The SSFCU Fee Schedule for Consumer Accounts details all fees and charges applicable to this account.

### **SECURITY SERVICE POWER PROTECTED CHECKING (SHARE DRAFT ACCOUNT)**

**Rate information** - The dividend rate and Annual Percentage Yield (APY) on your account are disclosed on the SSFCU Current Dividend Rates sheet. The dividend rate for the account is approved by the Board of Directors. This is a variable rate account and the rate may change without notice.

**Compounding and crediting** - Dividends will be compounded daily and credited to your account every month.

**Dividend period** - The dividend period is based on the statement cycle. SSFCU has multiple statement cycles, which means your dividend period will begin on the first day of the statement cycle and end on the last day of the statement cycle.

If you close your account before dividends are paid, you will not receive the accrued dividends.

**Minimum balance requirements** - The minimum balance required to open this account is \$25.00.

**Daily balance computation method** - Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) into your account.

**Transaction limitations** - Transaction limitations are listed in the SSFCU All About Your Security Service Consumer Accounts document and in the Common Features section of this document.

**Additional benefits** - With Security Service Power Protected Checking, you have the following additional benefits:

- Choice of Statements - Members can choose to receive paper or electronic statements for no additional fee.
- This account is eligible for Member Overdraft Privilege™.

**Fees and charges** - The SSFCU Fee Schedule for Consumer Accounts details all fees and charges applicable to this account.

### **SECURITY SERVICE POWER PROTECTED MERIT CHECKING (SHARE DRAFT ACCOUNT)**

**Rate information** - The dividend rate and Annual Percentage Yield (APY) on your account are disclosed on the SSFCU Current Dividend Rates sheet. The dividend rate for the account is approved by the Board of Directors. This is a variable rate account and the rate may change without notice.

**Compounding and crediting** - Dividends will be compounded daily and credited to your account every month.

**Dividend period** - The dividend period is based on the statement cycle. SSFCU has multiple statement cycles, which means your dividend period will begin on the first day of the statement cycle and end on the last day of the statement cycle.

If you close your account before dividends are paid, you will not receive the accrued dividends.

**Minimum balance requirements** - The minimum balance required to open this account is \$25.00.

**Daily balance computation method** - Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) into your account.

**Transaction limitations** - Transaction limitations are listed in the SSFCU All About Your Security Service Consumer Accounts document and in the Common Features section of this document.

**Additional benefits** - With Security Service Power Protected Merit Checking, you have the following additional benefits:

- Choice of Statements - Members can choose to receive paper or electronic statements for no additional fee.
- This account is eligible for Member Overdraft Privilege™.

**Fees and charges** - The SSFCU Fee Schedule for Consumer Accounts details all fees and charges applicable to this account.

### **SECURITY SERVICE POWER CHECKING (SHARE DRAFT ACCOUNT)**

**Rate information** - This account does not earn dividends.

**Minimum balance requirements** - The minimum balance required to open this account is \$25.00.

**Transaction limitations** - Transaction limitations are listed in the SSFCU All About Your Security Service Consumer Accounts document and in the Common Features section of this document.

**Additional benefits** - With Security Service Power Checking, you have the following additional benefits:

- This account is eligible for Member Overdraft Privilege™.

**Fees and charges** - The SSFCU Fee Schedule for Consumer Accounts details all fees and charges applicable to this account.

### **SECURITY SERVICE POWER MERIT CHECKING (SHARE DRAFT ACCOUNT)**

**Rate information** - This account does not earn dividends.

**Minimum balance requirements** - The minimum balance required to open this account is \$25.00.

**Transaction limitations** - Transaction limitations are listed in the SSFCU All About Your Security Service Consumer Accounts document and in the Common Features section of this document.

**Additional benefits** - With Security Service Power Merit Checking, you have the following additional benefits:

- This account is eligible for Member Overdraft Privilege™.

**Fees and charges** - The SSFCU Fee Schedule for Consumer Accounts details all fees and charges applicable to this account.

### **SECURITY SERVICE POWER YOUTH CHECKING (SHARE DRAFT ACCOUNT)**

**(Must be 13 to 17 years of age; parent or legal guardian required to sign as joint owner on account)**

**Rate information** - This account does not earn dividends.

**Minimum balance requirements** - The minimum balance required to open this account is \$25.00.

**Transaction limitations** - Transaction limitations are listed in the SSFCU All About Your Security Service Consumer Accounts document and in the Common Features section of this document.

**Additional benefits** - With Security Service Power Youth Checking, you have the following additional benefits:

- Choice of Statements - Members can choose to receive paper or electronic statements for no additional fee.

**Account conversion** - The account will be converted to a Security Service Power Protected Checking account after the youth turns 18. Notice will be sent to youth member prior to account conversion.

**Fees and charges** - The SSFCU Fee Schedule for Consumer Accounts details all fees and charges applicable to this account.

### **SECURITY SERVICE MONEY MARKET**

**Rate information** - The dividend rate and Annual Percentage Yield (APY) on your account are disclosed on the SSFCU Current Dividend Rates sheet. The dividend rate for the account is approved by the Board of Directors. This is a variable rate account and the rate may change without notice.

**Compounding and crediting** - Dividends will be compounded daily and credited to your account every month.

**Dividend period** - The dividend period is based on the statement cycle. SSFCU has multiple statement cycles, which means your dividend period will begin on the first day of the statement cycle and end on the last day of the statement cycle.

If you close your account before dividends are paid, you will not receive the accrued dividends.

**Minimum balance requirements** - The minimum balance required to open this account is \$1,000.00.

You must maintain a minimum daily balance of \$1,000.00 in your account to avoid a minimum balance fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to the minimum balance fee.

The annual percentage yield is based upon your account balance and varies by tier as indicated on the SSFCU Current Dividend Rates sheet.

**Daily balance computation method** - Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

**Transaction limitations** - Transaction limitations are listed below, in the SSFCU All About Your Security Service Consumer Accounts document and in the Common Features section of this document.

You are permitted or authorized to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month, to another account (including a transaction account) of yours at the credit union or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order, or instruction. A preauthorized transfer includes any arrangement by the credit union to pay a third party order received through an automated clearing house (ACH) or any arrangement by the credit union to pay a third party from your account at a predetermined time or on a fixed schedule. Limited transactions include, but are not limited to, overdraft protection transfers, wire transfers, online/telephone transfers, checks, or debit card point of sale transactions. If you exceed these transfer limitations, your account will be subject to closure by the credit union.

**Fees and charges** - The SSFCU Fee Schedule for Consumer Accounts details all fees and charges applicable to this account.

## CLUB ACCOUNT

**Rate information** - The dividend rate and Annual Percentage Yield (APY) on your account are disclosed on the SSFCU Current Dividend Rates sheet. The dividend rate for the account is approved by the Board of Directors. This is a variable rate account and the rate may change without notice.

**Compounding and crediting** - Dividends will be compounded daily and credited to your account every month.

**Dividend period** - The dividend period is based on the statement cycle. SSFCU has multiple statement cycles, which means your dividend period will begin on the first day of the statement cycle and end on the last day of the statement cycle.

If you close your account before dividends are paid, you will not receive the accrued dividends.

**Minimum balance requirements** - The minimum balance required to open this account is \$5.00.

**Daily balance computation method** - Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

**Transaction limitations** - You may make unlimited additions into your account.

The account may be closed, if any withdrawal is made from this account before the end of the term.

You may make withdrawals of principal from your account before the end of the term only if we agree at the time you request the withdrawal. Principal withdrawn before the end of the term is included in the amount subject to early withdrawal penalty.

You cannot withdraw dividends from your account before the end of the term.

**Time requirements** - The balance of your account will be transferred from the Club account to your Checking or Savings account on the last business day of October. The last business day of October is defined as the "end of the term" for this account type.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before the end of the term)

The penalty we may impose is the greater of:

- seven days dividends, on the amount withdrawn subject to penalty, if the withdrawal is made within the first six days after the deposit, or
- all accrued dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply.

For any account which earns a variable dividend rate we will use the dividend rate in effect at the time of the withdrawal to calculate the early withdrawal penalty amount.

**Account to remain open** - This account will remain open for a period of six months from the end of the term. If no additional deposits are made to the account during this time, we may close the account. You may close the account by sending us written notice before the end of the term.

Each succeeding term will be the same as the original term, beginning on the last business day of October. Dividends will be calculated on the same basis as during the original term.

Unless additional deposits are made to the account, dividends will not accrue after the end of the term and the balance of the account will be transferred to your Savings account at the end of the term.

**Fees and charges** - The SSFCU Fee Schedule for Consumer Accounts details all fees and charges applicable to this account.

## IRA SAVINGS

**Rate information** - The dividend rate and Annual Percentage Yield (APY) on your account are disclosed on the SSFCU Current Dividend Rates sheet. The dividend rate for the account is approved by the Board of Directors. This is a variable rate account and the rate may change without notice.

**Compounding and crediting** - Dividends will be compounded daily and credited to your account every month.

**Dividend period** - The dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will receive the accrued dividends.

**Minimum balance requirements** - The minimum balance required to open this account is \$100.00 unless the account opening deposit is funded from another Qualified Retirement Plan, a direct rollover of IRA assets from another financial institution, or an automatic transfer of contributions to the account is initiated from your Savings, Checking or Money Market account held with us at the time of account opening.

**Daily balance computation method** - Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

**Transaction limitations** - Transaction limitations are listed in the Common Features section of this document.

**Fees and charges** - The SSFCU Fee Schedule for Consumer Accounts details all fees and charges applicable to this account.

Additional IRS restrictions and rules apply to this account. More information is available upon request.

## ALL SHARE CERTIFICATES

### Share Certificate & IRA Share Certificate (3-, 6-, 12-, 24-, 36-, 60-, and 84-Month, other terms may be offered during promotions); Future Builder Share Certificate (12 month)

**Compounding and crediting** - Dividends will be compounded daily and credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

If you close your primary Savings account before dividends are credited, you will also be required to close your Share Certificate accounts with us and you may not receive any accrued dividends on any of the closed accounts.

**Dividend period** - The dividend period is monthly.

**Daily balance computation method** - Dividends are calculated by using the daily balance method, which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

**Withdrawal of dividends prior to maturity** - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal of dividends prior to maturity will reduce earnings and lower the annual percentage yield.

**Time requirements** - Your account will mature as specified on your Certificate or renewal notice.

**Automatically renewable account** - This account will automatically renew at maturity. You may prevent renewal if you notify us by telephone before maturity of your intention not to renew or we receive written notice from you before maturity of your intention not to renew. If you prevent renewal, dividends will not accrue after final maturity.

You will receive a maturity notice at least 20 days prior to the maturity date. The dividend rate and annual percentage yield that will apply to your account if the Certificate is renewed may not be determined as of the date of this notice. At maturity, you may call the credit union at 1-800-527-7328 to find out the dividend rate and annual percentage yield that will apply to your account if it is renewed. We reserve the right to decline a Certificate renewal. Each renewal term will be the same as the original term beginning on the maturity date, unless that term was a promotional term or is no longer offered. If the term was a promotional term or is no longer offered, the new term will be disclosed on the maturity notice you receive 20 days prior to maturity. The renewal term will begin on the maturity date of the Certificate.

The dividend rate will be the same as we offer on new Share Certificate accounts as of the maturity date, which have the same term, minimum balance requirements (if any) and other features as the original Share Certificate account.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

**Fees and charges** - The SSFCU Fee Schedule for Consumer Accounts details all fees and charges applicable to this account.

### **SHARE CERTIFICATE & IRA SHARE CERTIFICATE (3-, 6-, 12-, 24-, 36-, 60-, and 84-Month, other terms may be offered during promotions)**

**Rate information** - Your dividend rate, Annual Percentage Yield (APY), and Share Certificate and IRA Certificate tier options are disclosed on the SSFCU Current Dividend Rates sheet. For all Share Certificate and IRA Share Certificate accounts, you will be paid this dividend rate until the first maturity date stated on the account. The disclosed dividend rate and APY for Share Certificates and IRA Share Certificates are those that were offered within the most recent seven calendar days and are subject to change.

**Minimum balance requirements** - The minimum balance required to open a Share Certificate or IRA Share Certificate is \$500.00. For Jumbo Certificate rates, the minimum opening balance is \$25,000.00. You must maintain the minimum daily balance of \$500.00 (\$25,000.00 for Jumbo Certificates) in your Share Certificate or IRA Share Certificate account each day to obtain the disclosed annual percentage yield.

**Transaction limitations** - After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may not make withdrawals of principal from your account before maturity.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends any time during the term of crediting after they are credited to your account.

**Early withdrawal penalties** - A penalty may be imposed for withdrawals before maturity. Penalty amount will be calculated on the Certificate's current balance at the time of withdrawal.

- If your account has an original maturity of one year or less:

We may impose an early withdrawal penalty equal to the amount of dividends earned, not to exceed 90 days of dividends. In the event that the Certificate has earned less than 30 days of dividends, a penalty equal to 30 days of dividends will be assessed to the account.

- If your account has an original maturity of greater than one year, but less than five years:

We may impose an early withdrawal penalty equal to the amount of dividends earned, not to exceed 180 days of dividends. In the event that the Certificate has earned less than 60 days of dividends, a penalty equal to 60 days dividends will be assessed to the account.

- If your account has an original maturity equal to or greater than five years:

We may impose an early withdrawal penalty equal to the amount of dividends earned, not to exceed 360 days of dividends. In the event that the Certificate has earned less than 90 days of dividends, a penalty equal to 90 days of dividends will be assessed to the account.

If an early withdrawal penalty is imposed, the penalty may be imposed regardless of whether dividends which equal the amount of the penalty have been earned at the time of withdrawal. To the extent that dividends in the Certificate account at the time of withdrawal are insufficient to pay the entire penalty assessed, the penalty will be assessed against principal.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For IRA Certificates, additional IRS restrictions and rules apply. More information is available upon request.

### **FUTURE BUILDER SHARE CERTIFICATE (12-Month)**

**Rate information** - Your dividend rate, Annual Percentage Yield (APY), and Share Certificate tier options are disclosed on the SSFCU Current Dividend Rates sheet. This dividend rate will apply regardless of the amount of additional deposits (or withdrawals) that you make to the account during the term of the Certificate. The disclosed dividend rate and APY for Share Certificates are those that were offered within the most recent seven calendar days and are subject to change.

**Minimum balance requirements** - The minimum balance required to open this account is \$250.00. For Jumbo Certificate rates, the minimum opening balance is \$25,000.00.

You must maintain a minimum daily balance of \$250.00 (\$25,000.00 for Jumbo Certificates) in your account each day to obtain the disclosed annual percentage yield.

**Transaction limitations** - You may make unlimited additions into your account. There are no limitations on the frequency or timing of additions, except that no additions can be made in the last seven days before maturity. Once per day, you may make withdrawals of up to 50% of the Certificate's daily memo balance. You can withdraw dividends any time after they are credited to your account.

**Early withdrawal penalties** - A penalty may be imposed for withdrawals exceeding 50% of the Certificate's balance before maturity. Penalty amount will be calculated on the Certificate's current balance at the time of withdrawal.

We may impose an early withdrawal penalty equal to the amount of dividends earned, not to exceed 90 days of dividends. In the event that the Certificate has earned less than 30 days of dividends, a penalty equal to 30 days of dividends will be assessed to the account.

If an early withdrawal penalty is imposed, the penalty may be imposed regardless of whether dividends which equal the amount of the penalty have been earned at the time of withdrawal. To the extent that dividends in the Certificate account at the time of withdrawal are insufficient to pay the entire penalty assessed, the penalty will be assessed against principal.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.

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## COMMON FEATURES

**Bylaw requirements** - You must deposit one share (valued at \$5.00) in your Savings Account as a condition of admission to membership. You must maintain one share in the Savings Account throughout the life of your membership.

**Transaction limitation** - We reserve the right to, at any time, require not less than seven days' notice in writing before each withdrawal from a dividend-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

**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 disclosure further explains the dividend feature of your non-term share account(s).)

## MAILING ADDRESS

CORPORATE HEADQUARTERS  
15000 IH 10 West  
San Antonio, TX 78249

P.O. Box 691510  
San Antonio, TX 78269

## PHONE NUMBERS

CALLPLUS AUTOMATED PHONE BANKING  
1-800-52-SSFCU

### INTERNATIONAL TOLL-FREE NUMBERS

United Kingdom  
0-800-89-1650

Germany  
0800-810-1000

Japan  
00531-11-3116

Korea  
00798-11-899-0829

## WEBSITE

[www.ssfcu.org](http://www.ssfcu.org)

