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## Account Disclosure Rate Supplement and Schedule of Fees and Charges

**INSTRUCTIONS** 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 or Interest Rates for each Account are shown below.

**New Account**                     
  **Request for Information**

	EFFECTIVE DATE:		
	<b>FIXED RATE</b>		
Account Type	BALANCE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Primary Share		_____ %	_____ %
<input type="checkbox"/> Money Market Savings		_____ %	_____ %
<input type="checkbox"/> Money Market Checking		_____ %	_____ %
<input type="checkbox"/> Christmas Club		_____ %	_____ %
<input type="checkbox"/> Vacation Club		_____ %	_____ %
<input type="checkbox"/> Traditional IRA		_____ %	_____ %
<input type="checkbox"/> Roth IRA		_____ %	_____ %
<input type="checkbox"/> Coverdell IRA		_____ %	_____ %
<input type="checkbox"/> Share Draft		_____ %	_____ %
<input type="checkbox"/> Reward Checking	Less Than \$25,000.00	_____ %	_____ %
	\$25,000.00 & Greater	_____ %	_____ %

For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days. The Interest Rate(s) and Annual Percentage Yield(s) shown herein are current as of the effective date. For more current rates, please call (713) 970-6200.

## Schedule of Fees & Charges

### SAVINGS ACCOUNT FEES

Share Savings Account Minimum Balance	\$5.00/Month if the minimum balance is not maintained
Share Savings Account Excessive Withdrawal	\$3.00/Withdrawal after 3 withdrawals per month
Share Savings \$100.00 Account Withdrawal	\$5.00/Withdrawal, by check or mail, not audio
Vacation Club Account Excessive Withdrawal	\$5.00/Withdrawal after 3 withdrawals per year
Christmas Club Account Early Withdrawal	\$5.00/Withdrawal
Money Market Savings Excessive Withdrawals	\$5.00/Withdrawal after 3 withdrawals per month
Business Savings Excessive Withdrawals	\$5.00/Withdrawal after 3 withdrawals per month
Share Account Closure	\$5.00 per account

### CHECKING ACCOUNT FEES

NSF	\$35.00/Item
Courtesy Pay	\$35.00/Item
Returned Item	\$35.00/Item
Stop Payment	\$35.00/Item
Check Printing	Prices vary depending upon style
Checking Account Check Clearing Inquiry	\$1.00 for 3 checks
Checking Account Check Copy	\$5.00/Copy
Checking Account Nonstandard Rejected Check	\$2.00/Check
Checking Account Temporary Check	\$2.00/10 temporary checks
Overdraft Protection	\$5.00/Nightly cycle
Money Market Checking	\$5.00/Withdrawal after 3 withdrawals per month
Investors' Reward Checking Account	\$25.00 monthly service fee if applicable
Checking Accounts Closed (Within 180 Days)	\$25.00 Per Occurrence

### OTHER SERVICE FEES

Account Reconciliation	\$25.00/Hour
Account Research	\$25.00/Hour
Statement Copy	\$5.00/Statement
Deposited Item Return	\$35.00/Item
Items Sent for Collection	\$10.00/Item
Wire Transfer (Outgoing)	\$25.00/Transfer
Western Union Wire	\$25.00/Transfer
Cashiers Check	\$5.00/Check
Money Order	\$2.50/Money Order
Travelers Check	\$1.50/\$100.00
Travelers Checks for Two	\$1.00/\$100.00
Telephone Transfer	\$5.00/Transfer
Account Closure	\$10.00/Closure if closed within 90 days of opening
Telephone Balance Inquiry	\$5.00/Inquiry
Account Print-out	\$5.00/Page
Overdraft	\$5.00/Transfer
Cross Account Transfer	\$5.00/Transfer
Payroll Check Cashing	\$3.00 if less than 50% of check is deposited
Collection	\$30.00
Return Mail	\$10.00 monthly
Check By Phone (Non Audio)	\$10.00 per item
Skip a Payment	\$30.00 per loan

### ELECTRONIC FUND TRANSFER FEES

ATM/Debit Card Replacement	\$10.00/Card
PIN Replacement	\$10.00/PIN
Nonproprietary ATM Withdrawal	\$2.00/Withdrawal
Stop Payment on Preauthorized EFT	\$35.00/Item
NSF on Preauthorized EFT	\$35.00/Item
Nonproprietary ATM Inquiry	\$0.50
On-Line Banking	None
IRNET	Varies according to amount wired

### SAFE DEPOSIT BOX

3" x 5" Box	\$20.00/Year* unrefundable
3" x 10" Box	\$30.00/Year* unrefundable
5" x 10" Box	\$50.00/Year* unrefundable
10" x 10" Box	\$90.00/Year* unrefundable
Key Deposit	\$25.00 refundable

\*25% discount off the annual fee for members 55 and over.