

PO Box 21975 • Houston, TX 77218 PH: 281-398-9900 • TF: 800-753-2428 www.mccu.com

The Rate and Fee Disclosure explains current terms, rates, and fees applicable to the savings, checking, and certificate accounts we offer. We may offer other rates and require other fees or amend the rates, fees, and other terms and conditions of accounts from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Business Service Agreement (BSA).

Rates for Business Savings, Checking, and Certificate Accounts • Effective November 18, 2025

Effective November 18, 2025	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Fee	Dividends Compounded & Credited	Dividend Period
Savings Accounts (Includes Main and Special)	.05%	.05%	\$5	\$100	n/a	Monthly	Monthly
Small Business Checking**	n/a	n/a	\$0	n/a	n/a	n/a	n/a
### High Yield Business Checking*** \$0.01-\$9,999.99 \$10,000.00-\$14,999.99 \$15,000.00-\$24,999.99 \$25,000.00 & above	0% 1.98% 1.00% .05%	0% 0.0%-0.67% 0.67%-0.80% 0.80%-0.24%	\$100	\$10,000	\$10,000	Monthly	Monthly
Maximum Money Market \$0.01-\$49,999.99 \$50,000.00-\$149,999.99 (WSJP-7.00%) \$150,000.00-\$299,999.99 (WSJP-6.75%) \$300,000.00 - \$499,999.99 (WSJP-6.50%) \$500,000-999,999.99 (WSJP-5.50%) \$1,000,000 and above (WSJP-4.50%)	.10% .50% .50% .50% 1.50% 2.50%	.10% .50% .50% .50% 1.51% 2.53%	\$0	\$0.01	n/a	Monthly	Monthly
Maximum Money Market Promotional Rate 6 Month Promo	2.96%	3.00%	\$0	\$50,000	n/a	Monthly	Monthly
Classic Business Money Market \$2,000.00 - \$9,999.99 \$10,000.00 - \$49,999.99 \$50,000.00 and above	.10% .10% .15%	.10% .10% .15%	\$2,000	\$2,000	\$2,000	Monthly	Monthly
Certificate (Regular and Jumbo) 6 Month 12 Month 18 Month 24 Month 36 Month 48 Month 60 Month	2.96% 2.96% 3.69% 3.45% 3.45% 2.72% 2.47%	3.00% 3.00% 3.75% 3.51% 3.51% 2.75% 2.50%	Regular CD \$500/ Jumbo CD \$100,000	Regular CD \$500/ Jumbo CD \$100,000	n/a	Monthly	Monthly
7-Month Promotional Certificate	3.93%	4.00%	\$500	Regular CD \$500/ Jumbo CD \$100,000	n/a	Monthly	Monthly
14-Month Promotional Certificate	3.69%	3.75%	\$500	Regular CD \$500/ Jumbo CD \$100,000	n/a	Monthly	Monthly
Certificate (CD) Ladder* 5 Month 10 Month 15 Month 20 Month	4.89% 3.69% 3.45% 3.45%	5.00% 3.75% 3.51% 3.51%	\$2,000.00	\$2,000.00	n/a	Monthly	Monthly

^{*} The CD Ladder is a deposit program that equally divides your total deposit into four, separate, fixed-rate certificates of deposit (CDs) with terms of 5, 10, 15, and 20 months. Each CD operates independently with its own maturity date and dividend rate. Each CD within the Ladder may be redeemed separately and may incur penalties for withdrawals made before maturity based on its individual term for a CD Ladder. Promotion may end at any time.

^{**}Formerly known as Business Solution Checking and/or Support Checking

^{***}Formerly known as Business Resource Checking



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Business Accounts: Truth-in-Savings Disclosures

As explained in the BSA, the "Rate & Fee Disclosure" applies to all the accounts we offer. Except as specifically described, the following terms apply to all the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are indicated above. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change as determined by the Board of Directors.

For Maximum Money Market Accounts (MMMAs), the Dividend Rate and Annual Percentage Yield for the lowest balance tier can change as determined by the Board of Directors. The Dividend Rate, Annual Percentage Yield, and Margin, for the other balance tiers, will be adjusted at the sole discretion of the Credit Union on the first of the month following a change to the index, Wall Street Journal Prime (WSJP). The Dividend Rate will equal the Prime Rate as published in *The Wall Street Journal*, less the margin amount in the table of rates. Rate tiers, with the exception of the first tier, will have a floor rate of no less than 0.50% Annual Percentage Rate.

Maximum MMAs, Classic MMAs, and Savings accounts are Tiered Rate Accounts. If the balance in the account falls within the range for a particular tier, the specified Dividend Rate for that tier will apply to the entire balance in the account.

Maximum MMAs and Business Classic MMAs are Tiered Rate Accounts. If the balance in the account falls within the range for a particular tier, the specified Dividend Rate for that tier will apply to the entire balance in the account.

High Yield Business Checking Accounts are also Tiered Rate Accounts. For these accounts, the specified Dividend Rate for a tier will apply only to the portion of the account balance that is within that tier. The range of annual percentage yields, which vary depending on the balance, are shown for each tier.

For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, 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

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will be paid.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is indicated above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated by

using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Early Pay

At our sole discretion, we may make your money available to you up to two days before we receive the funds from the payor. Early availability of direct deposits is dependent on when we receive your payor's payment instructions and/or fraud prevention reviews. These limitations may be modified at our sole discretion without advance notice. We do not guarantee early availability of any direct deposits, and eligibility of a direct deposit for early availability may change between pay periods. Any direct deposit not posted early will be made available according to our Funds Availability schedule. We reserve the right to discontinue the service at our sole discretion and without notice.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

- 1) Amount of Penalty. The amount of the penalty is based on the account term. For account terms of 12 months or less, the penalty is 90 days' dividends on the account. For account terms of more than 12 months to 36 months, the penalty is 180 days' dividends on the account. For account terms of more than 36 months, the penalty is 365 days' dividends on the account.
- **2) How the Penalty Works.** The penalty is calculated as a forfeiture of dividends that would be earned on the amount withdrawn. If the accrued dividends are insufficient to pay the penalty, it will be deducted from principal.
- 3) Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment, or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals.

d. Renewal Policy

All Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. Promotional Certificates will not renew for the same term but will renew to the next lowest regular Certificate or jumbo Certificate (as applicable) term available.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.



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f. Rate Boost Program Features

Rate Boost Program only applies to new certificates opened on or after September 12, 2022. We reserve the right to discontinue this product at any time without notice. After you start the account, you may not make additional deposits to this Certificate account. Certificates pledged against a Certificate Secured Loan and Promotional Certificates do not qualify. You may request a one-time dividend rate boost if our certificate dividend rates increase over the term of the certificate. You must request the rate boost to receive it. The new dividend rate will be in effect for the remainder of the certificate term. Upon maturity, the certificate will renew to a certificate with the current dividend rate.

g. Promotional Certificates of Deposit Features

Promotional Certificates of Deposit are not eligible for the Rate Boost Program.

8. Small Business Checking Account Features

A maximum number of two (2) signers are available for this account.

9. High Yield Business Checking Account Features

a. Account Qualifications

To receive the additional benefits as described herein for a particular monthly qualification cycle, at least ten (10) debit card transactions must have posted to the High Yield Checking Account. Business may have multiple signers on the account. At our sole discretion, the number of High Yield Business Checking Accounts per business may be limited. Rewards will be calculated and paid on the last day of each cycle. If account requirements are not met,

the dividend rate on the entire balance is .0% for that monthly cycle. Account qualifications are checked on the last day of each month.

b. Additional Offer

Account holder(s) receives one (1) free cashier's check per statement cycle and one free overdraft transfer from a qualified business Line of Credit per statement cycle.

10. Maximum Money Market Promotional Rate Features

At our sole discretion, the number of Maximum Money Market Accounts per business may be limited.

a. Account Qualifications

To be eligible for the Promotional Rate, new money totaling at least \$50,000 must be deposited within twelve (12) days after the date of account opening. "New Money" is defined as funds transferred from another financial institution via ACH, cash, or check. Checks or transfers from other Members Choice accounts do not qualify as "New Money." At any time, we may waive the New Money requirement for the Promotional Maximum Money Market Account rate. If \$50,000 New Money is not deposited within twelve (12) days of account opening, the standard rates and APYs for Maximum Money Market Account apply. APY will remain in effect for six (6) months after account opening ("Promotional Period"). After the Promotional Period, APY will be the then current standard APY for the Maximum Money Market Account applicable tier. Promotion may end at any time.

(Fee Schedule Contained on the Following Page)

This credit union is federally insured by the National Credit Union Administration.



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Fee Schedule

Account Printout Fee (First page)	\$2.00
Account Printout Fee (Additional pages)	\$1.00
Account Reconciliation Fee\$	
ACH Manual Posting	\$10.00
Any Overnight Deliveries Current FedE	x or UPS Rate
ATM Withdrawal Fee (Foreign Currency)	1%
Auto Loan Refinance (MCCU loans)	\$250.00
Back-up Withholding Fee	\$50.00
Bill Pay for Business Accounts	
First 2 months	
First 15 payments each month thereafter	
Small Business Checking	o per payment
Monthly Maintenance Fee	00.00
Monthly Transaction Limit Fee, Excludes Electronic Tra	
First 250 transactions per statement cycle	\$0.00
Transactions over 250 per statement cycle	\$0.25/each
Monthly Cash Deposit Limits, Excludes Electronic Trans	sactions
First \$2,5000 cash deposited per statement cycle	\$0.00
Add'I fee per \$100 deposited over \$2,500	\$0.15
High-Yield Business Checking	
Monthly Maintenance Fee	\$10.00
(Waived when an average balance of \$10,000 or high tained).	ner is main-
Monthly Transaction Limit Fee, Excludes Electronic Tra	naaatiana
First 500 check transactions per stmt cycle	\$0.00
Over 500 per statement cycle	
Monthly Cash Deposit Limits, Excludes Electronic Trans	
First \$10,000 cash deposited per statement cycle	
Charge per add'l \$100 cash deposited over \$10,000.	\$0.15
Business Classic Money Market	
Monthly Maintenance Fee(Waived if you maintain an average balance of \$2,000 or	\$15.00
tain a combined business checking account balance of \$	10 000 or more)
Cancelled Check Copy	10,000 01 111010)
First 2 per statement	Free
Additional	
Cancelled CU Check Copy (must be in writing)	\$5.00
Cashier's Check	
Member	
Replacement	\$28.00
Change Order Fees	
Per Coin Roll	*
Per Currency Strap	
Check Cashing\$5.00 for check	
(if member has only savings, less than \$300.00 on dep or checking)	osit and no loan
Check Copy Fee	\$2.00
Check PrintingFee depends on style & qu	
Closed Membership (within 3 months)	
Coin Machine Fee	ψ 10.00
Member	4% of total
Non-Member	

Collection Items	
Domestic	\$15.00
Foreign (Additional fees may apply)	\$25.00
Computer Statement Copy Fee	
Debit Card Replacement Fee	
Documentation Fee for Release of Title to Bank/Tit	le Co.
(charged to requesting institution)	
Early Withdrawal Fee (CD)	
Inactive Account Fee	\$5.00/month
This fee applies during inactive months six through	gh 11 and described as
no member-generated account activity International Debit Transactions1% o	f transaction amount
This fee applies to any debit card transaction ma	
foreign country, or payable to a merchant located in even if you initiate the transaction from within the L	
Legal Documents Replaced (1099, etc.)	\$10.00
Legal Processing / Research	\$25/hour
Lost Title Replacement / Release of Lien	
Medallion Stamp	
Money Order	
Mortgage Loan Pay-off Demand	
Motor Vehicle Inquiry	
Non-Sufficient Funds* (ACH)	\$32.00/presentment
Non-Sufficient Funds* (ATM withdrawal)	
Non-Sufficient Funds* (Check)	
Non-Sufficient Funds* (Debit Card Purchase)	
*A Non-Sufficient Funds (NSF) Fee is assessed ea	
sented against insufficient funds. The payee (or the	ne payee's institution)
may re-present a previously returned item. Each p	presentment against in-
sufficient funds will result in a separate Fee.	
Overdraft	
(May apply to overdrafts created by check, in per withdrawal, or other electronic means)	son withdrawai, A i w
Overdraft Transfer (From savings or LOC)	\$5.00
Paper Statement Fee	\$2.00/month
*Paper Statement fee will not be assessed to me	embers under the age
of 18 or over the age of 55.	
Returned Item Fee (Non-member Account)	
Returned Item Fee (Member account)	
Returned Item Fee (Non-profit account)	\$5.00
Returned Mail Fee	\$5.00
Formerly referred to as Incorrect Address Fee	
Research Fee	\$25.00/hour
Research Copy Fee	\$3.00 per item
Research Document Retrieval	\$82.00/box
Returned Loan Payments	\$28.00
Savings Account Below Minimum	
Special Receipt Request	
Stop Payment Fee	
Temporary Check (8 checks excludes new account	
Verification of Deposit on Letterhead (Written)	
Wire Transfer Fee (Outgoing)	φσ.σσ
Domestic	\$20.00
International	*
Online Domestic	\$15.00
Incoming	No Charge