Consumer Rate and Fee Disclosure

members choice credit union
PO Box 219751 • 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 Member Service Agreement (MSA).

Rates for Consumer Savings, Checking, and Certificate Accounts • Effective October 1, 2025

Effective October 1, 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 (Main, Special, Minor, UTTMA, and Student)	.05%	.05%	$5	$100	n/a	Monthly	Monthly
Hero Savings Account	.80%	.80%	$5	$100	n/a	Monthly	Monthly
IRA Account (Traditional or Roth)	.25%	.25%	$5	$5	n/a	Monthly	Monthly
Daily Checking	.0%	.0%	$0	n/a	n/a	n/a	n/a
Complete Checking $0.01-$1,999.99 $2,000.00 - $9,999.99 $10,000.00-$14,999.99 $15,000.00 or more	 4.00% 1.49% .75% .05%	 4.07% 4.07%-2.02% 2.02%-1.59% 1.59%-0.28%	$0	$0.01	n/a	Monthly	Monthly
Opportunity Checking	.0%	.0%	$0	n/a	n/a	n/a	n/a
Student Saver Checking	.25%	.25%	$0	$0	n/a	Monthly	Monthly
High Yield Savings $0.01-$24,999.99 $25,000.00-$49,999.99 $50,000.00 and above	 2.96% 1.49% 0.10%	 3.00% 3.00%-2.25% 2.25%-1.18%	$0	$0.01	n/a	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% .75% 1.75% 2.75%	 .10% .50% .50% .75% 1.76% 2.78%	$0	$0.01	n/a	Monthly	Monthly
Maximum Money Market Promotional Rate 6 Month Promo	2.96%	3.00%	$0	$50,000	Monthly	Monthly	Monthly
Classic 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 and Individual Retirement Account (IRA) 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 & IRA CD $500/ Jumbo CD $100,000	Regular & IRA CD $500/ Jumbo CD $100,000	n/a	Monthly	Monthly
7-Month Promotional Certificate	3.83%	3.90%	$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

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Effective October 1, 2025	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Fee	Dividends Compounded & Credited	Dividend Period
Certificate (CD) Ladder*							
5 Month	4.89%	5.00%	$2,000.00	$2,000.00	n/a	Monthly	Monthly
10 Month	3.69%	3.75%					
15 Month	3.45%	3.51%					
20 Month	3.45%	3.51%					

* 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. Promotion may end at any time.

Truth-in-Savings Disclosures

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

1. Rate Information

The Dividend Rate and Annual Percentage Yield (APY) 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 and Maximum Money Market Accounts, 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.

Complete 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 annual percentage yields, which vary depending on the balance in the account, 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. Account Limitations

Student Saver Checking accounts will be converted to a Complete Checking account at the end of the month in which the owner turns 18 years of age. Student Saver Checking is subject to a $500 daily combined limit on ATM and Point of Sale Transactions. Student Saver Checking is not eligible for Choice Pay. Opportunity Checking is not eligible for Choice Pay, mobile deposits, or for transfers between financial institutions via Online Banking.

Please note an Opportunity Checking account will be closed if overdrawn for 30 days or more. If you maintain the Opportunity Checking account in good standing for one year, you have the option to be converted to another checking account type and funds will be transferred to that account.

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

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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. Hero Certificates will be transferred to a regular certificate of the same (if applicable) or next lowest term.

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.

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 and IRA Certificates of Deposit Features

Promotional Certificates of Deposit and Individual Retirement Account (IRA) Certificate of Deposits are not eligible for the Rate Boost Program. Total Promotional Certificates may not exceed $500,000 per member. IRA Certificate of Deposits are not eligible for Promotional Certificate Rate and Term.

8. Daily Checking Account Features

a. Account Qualifications

In order to receive the additional benefits as described herein for a particular monthly qualification cycle, you must receive monthly e-Statements for the account.

b. ATM Fee Rebates

For any Daily Checking account, if you have met your qualifications during the monthly qualification cycle, we will reimburse you for ATM fees imposed during the monthly qualification cycle by our institution and other U.S. financial institutions. The maximum ATM fee rebate is $25 for one qualification cycle. ATM fee rebates will be transferred to the checking account. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable.

9. High Yield Savings Account Features

Only one High Yield Savings account is allowed per membership. This account is not available for minors, student accounts, special accounts, or business accounts. To receive the stated dividend rate for a particular monthly qualification cycle, you must meet the qualifications on the related Complete Checking account. To meet the monthly qualification cycle you must receive monthly e-Statements, a minimum of ten (10) debit card purchases per month must have posted and maintain a minimum aggregate direct deposit of $150.00 to this account per month. If account requirements are not met, the dividend rate on the entire balance is .05% APY for that monthly cycle. High-Yield Savings accounts are Tiered Rate variable 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 annual percentage yields, which vary depending on the balance in the account, are shown for each tier.

10. Complete Checking Account Features

a. Account Qualifications

In order to receive dividends and the additional benefit as described below for a particular monthly qualification cycle, you must receive monthly e-Statements, at minimum ten (10) debit card purchases per month must have posted and maintain a minimum aggregate direct deposit of $150.00 to this account per month. Transactions may take one or more banking days from the date the transaction was made to post to your account. Transactions that have been initiated but not posted as of the end of the cycle will not count as a qualifying transaction for that cycle (but will count in the following cycle when they post). A monthly qualification cycle is defined as the first calendar day through the last calendar day of the month. 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. If you start a new Complete Checking rather than converting from another checking account you have with us, you will receive qualifying dividends and ATM fee rebates on debit card transactions as described herein during the calendar month in which you started the account regardless of whether or not you meet the qualification requirements.

b. ATM Fee Rebates

For any Complete Checking account, if you have met your qualifications during the monthly qualification cycle, we will reimburse you for ATM fees imposed during the monthly qualification cycle by our institution and other U.S. financial institutions. The maximum ATM fee rebate is $25 for one qualification cycle. ATM fee rebates will be transferred to the checking account on the first day of the following month. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable.

11. Student Saver Checking Account Features

To qualify, account holders must (1) be between the ages of 10 and 17; (2) have a valid student ID; and (3) if under 16, have a qualified adult joint owner. ATM fees assessed by our institution or other U. S. financial institutions will be reimbursed each month. The maximum monthly reimbursement is $25.

12. Maximum Money Market Promotional Rate Features

At our sole discretion, the number of Maximum Money Market Accounts per member 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.

13. 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 overlays. These limitations may be modified at our sole discretion without advance notice.

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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.

14. Hero Savings and Certificate Account Features

a. Account Qualifications

Hero accounts are limited to individuals in the following Professions:

- **Medical Professionals** (E.g., Nurses, Doctors, Chiropractors, Dentist, all staff of medical facilities - including administration and support staff)
- **Law Enforcement Officers** (E.g., Active Police Officers)
- **Active Duty and Veterans**
- **Teachers** (E.g., Teachers, Administrative Staff)
- **First Responders** (E.g., Active Firefighters, EMT, etc.)
- **Teaching Profession – Teachers and Administrative Staff**
- **Active Duty First Responders** (E.g., Firefighters and EMTs)

Only one Hero Savings account is allowed per membership number. Only consumer memberships may open a Hero Account. For Hero Savings accounts, the dividend rate expires 12 months after account opening and reverts to the dividend rate for a regular savings account.

(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 (First page) $2.00
Account Printout (Additional pages) $1.00
Account Reconciliation ..... $10.00 per hour
ACH Manual Posting $10.00
Any Overnight Deliveries ..... Current FedEx or UPS Rate
ATM Withdrawal (Foreign Currency) 1%
Back-up Withholding $50.00
Bill Pay for Personal Accounts ..... Free
Cancelled Check Copy
- First 2 per statement ..... Free
- Additional ..... $3.00 each

Cancelled CU Check Copy (must be in writing) $5.00
Cashier's Check .....
- Member $3.00
- Replacement $28.00

Check Cashing ..... $5.00 for checks $1000 or less
..... 1% for checks over $1000
(if member has only savings, less than $300 on deposit, and no loan or checking)

Check Copy $2.00
Check Printing ..... *Fee depends on style & quantity ordered*
Check Withdrawal by Overnight ..... Current Fed Ex Rate
Classic Checking
- Monthly minimum balance fee $5.00
- (If minimum balance of $300.00 is not maintained)

Closed Membership (within 3 months) $10.00
Coin Machine Fee
- Member ..... 4% of total
- Non-Member ..... 9% of total

Collection Items
- Domestic $15.00
- Foreign (Additional fees may apply) $25.00

Computer Statement Copy Fee $5.00
Debit Card Replacement Fee $5.00
Early Withdrawal Fee (CD) ..... See disclosure
Inactive Account Fee $5.00/month

This fee applies during inactive months six through 11 and described as no member-generated account activity

International Debit Transactions ..... 1% of transaction amount

This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.

Legal Documents Replaced (1099, etc.) $10.00
Legal Processing / Research $25/hour
Medallion Stamp $25.00
Classic Money Market Fee
- (When minimum of $2,000.00 is not maintained) $15.00

Money Order $3.00
Non-Sufficient Funds* (ACH) $32.00/presentment
Non-Sufficient Funds* (ATM withdrawal) $32.00/presentment
Non-Sufficient Funds* (Check) $32.00/presentment
Non-Sufficient Funds* (Debit Card Purchase)
..... $32.00/presentment

**A Non-Sufficient Funds (NSF) Fee is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate Fee.*

Notary for Non-members (Each stamp) $5.00
Opportunity Checking
- Monthly account fee $5.00
- (Will be waived if you use direct deposit or ACH for a total of $400 in any given month)

Overdraft $32.00
- (May apply to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means)

Overdraft Transfer (From savings or LOC) ... $5.00/presentment
Paper Statement Fee $2.00/month

**Paper Statement fee will not be assessed to members under the age of 18 or over the age of 55.*

Research Fee $25.00/hour
Research Copy Fee ..... $3.00 per item
Research Document Retrieval $82.00/box
Returned Item Fee (Non-member Account) $10.00
Returned Item Fee (Member account) $30.00
Returned Item Fee (Non-profit account) $5.00
Returned Loan Payments $28.00
Returned Mail Fee $5.00
Savings Account Below Minimum $5/month
Special Receipt Request $1.00
Stop Payment Fee $28.00
Temporary Check
- (8 checks excludes new accounts) $3.00

Verification of Deposit on Letterhead (Written) $5.00
Wire Transfer Fee (Outgoing)
- Domestic $20.00
- International $40.00
- Online Domestic $15.00
- Incoming ..... No Charge

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