



5444 S Staples Street
Corpus Christi, TX 78411-4662
Phone: (361) 991-6178
www.m1st.org

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 08/01/2025								
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	
Money Market	\$3,000.00 to \$19,999.99 0.500 / 0.501	Monthly	Monthly	\$3,000.00	—	\$3,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
	\$20,000.00 to \$49,999.99 0.500 / 0.501							
	\$50,000.00 or greater 0.600 / 0.602							
Checking	0.000 / 0.000	Quarterly	Quarterly	\$0.00	—	—	Daily Balance	—

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 Money Market accounts, the interest rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For Checking accounts, the interest rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. 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 tiered 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.

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 all 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 a share 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 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 Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For 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. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the 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 Schedule 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 Schedule of Fees and Charges.

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

Par Value of One Share	\$1.00
Number of Shares Required	1

8. RATES — The rates appearing with this 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 schedule for a listing of fees and charges applicable to your account(s).

LOCATIONS

Members First Credit Union
11166 Up River Rd
Corpus Christi, TX 78410
(361) 991-6178

Members First Credit Union
1430 SPID
Corpus Christi, TX 78416
(361) 991-6178

Members First Credit Union
722 South Loop 499
Harlingen, TX 78550
(361) 991-6178

