For questions or inquiries, contact:

PrimeWay Federal Credit Union
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Houston, TX 77052-3088
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TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

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

SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

EFFECTIVE DATE: 10/01/2015

Account Type	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
PrimeWay Savings:								
$0 – 99.99	0.00%	**0.00%**	Variable	Monthly	Monthly	$25.00	$25.00	$100.00
$100.00+	0.05%	**0.05%**						
Non-interest Savings	0.00%	**0.00%**	Fixed	N/A	N/A	$25.00	$25.00	N/A
Miscellaneous Savings:								
$0 – 99.99	0.00%	**0.00%**	Variable	Monthly	Monthly	$25.00	$25.00	$100.00
$100.00+	0.05%	**0.05%**						
Holiday Account:								
$0 – 99.99	0.00%	**0.00%**	Variable	Monthly	Monthly	$25.00	$25.00	$100.00
$100.00+	0.05%	**0.05%**						
Money Market:								
$2,500 – 24,999.99	0.10%	**0.10%**	Variable	Monthly	Monthly	$2,500.00	$2,500.00	$2,500.00
$25,000 – 74,999.99	0.125%	**0.125%**						
$75,000+	0.15%	**0.15%**						
IRA Savings	0.15%	**0.15%**	Variable	Monthly	Monthly	$25.00	N/A	None
Free Checking	0.00%	**0.00%**	Fixed	N/A	N/A	$25.00	N/A	N/A
Premier Checking	0.05%	**0.05%**	Variable	Monthly	Monthly	$1,000.00	$1,000.00	None
Elite Checking	0.05%	**0.05%**	Variable	Monthly	Monthly	$25.00	N/A	None

1. RATE INFORMATION. The Annual Percentage Yield (APY) 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. The interest rate and Annual Percentage Yield (APY) may change monthly as determined by our Board of Directors. Your rate may vary based on an Index. See Variable Rate Information below. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

2. COMPOUNDING AND CREDITING. The frequency with which interest will be compounded/credited and is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the *Average Daily Balance* to calculate interest on your account. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

5. ACCRUAL OF INTEREST. Interest will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before interest is paid, you will not receive the accrued interest.

6. TRANSACTION LIMITATIONS. For Holiday Accounts: the available balance will be transferred to your share account on or after November 1st and the account will remain open. If you withdrawal from your account, you will be charged a fee as disclosed in the Fee Schedule. No fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. **For Money Market accounts:** The minimum withdrawal permitted is $500.00. **For all accounts except share draft/checking accounts:** during any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to a fee or may be closed.

7. COURTESY PAY. Courtesy Pay may allow members who are in "good standing" to overdraw their personal checking account up to $750.00. The account must be open at least 90 days. To be in "good standing", you must (1) be making regular deposits sufficient to cover transactions; (2) bringing the account to a positive balance at least once every 30 days or less; (3) there are no tax levies, garnishments, or other legal action against the account; (4) be age 18 and over; (5) be current on all loans and obligations; and (6) have no past charge-offs that have not been fully recovered. If you overdraw your account, we may, at our discretion, pay overdrafts up to the $750.00 limit. You will be assessed either a NSF Fee or Courtesy Pay Fee, but not both. These fees will be included in the $750.00 limit. Courtesy Pay is a non-contractual privilege that requires no action on the member's part. It is not a loan. You will receive notice of any overdrafts on your periodic statement. If you receive a direct deposit of your monthly Social Security payment into your checking account and do not want Courtesy Pay eligibility, you must advise us to stop us from paying your overdrafts with these funds.

8. **VARIABLE RATE INFORMATION.** If your rate is variable as indicated above, the rate is based on the Board of Director's discretion. We may change the rate monthly. There are no limitations on the amount the rate can change.

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CERTIFICATE ACCOUNTS

EFFECTIVE DATE: 10/01/2015

Account Type	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Interest Compounded	Interest Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty?	Renewals
Certificate									
6 Months	0.20%	**0.20%**	Fixed	Monthly	Monthly	$500.00	Not Allowed	90 Days Interest	Automatic with 10 day grace period
12 Months	0.50%	**0.50%**						90 Days Interest	
24 Months	0.90%	**0.90%**						180 Days Interest	
36 Months	1.19%	**1.20%**						180 Days Interest	
48 Months	1.39%	**1.40%**						180 Days Interest	
60 Months	1.59%	**1.60%**						180 Days Interest	
Jumbo Certificate									
6 Months	0.20%	**0.20%**	Fixed	Monthly	Monthly	$75,000	Not Allowed	90 Days Interest	Automatic with 10 day grace period
12 Months	0.50%	**0.50%**						90 Days Interest	
12 Month Youth Club Certificate	0.50%	**0.50%**	Fixed	Monthly	Monthly	$250.00	Allowed	90 Days Interest	Automatic with 10 day grace period
IRA Certificate									
6 Months	0.20%	**0.20%**	Fixed	Monthly	Monthly	$500.00	Not Allowed	90 Days Interest	Automatic with 10 day grace period
12 Months	0.50%	**0.50%**						90 Days Interest	
24 Months	0.90%	**0.90%**						180 Days Interest	
36 Months	1.19%	**1.20%**						180 Days Interest	
48 Months	1.39%	**1.40%**						180 Days Interest	
60 Months	1.59%	**1.60%**						180 Days Interest	
Jumbo IRA Certificate									
6 Months	0.20%	**0.20%**	Fixed	Monthly	Monthly	$75,000	Not Allowed	90 Days Interest	Automatic with 10 day grace period
12 Months	0.50%	**0.50%**						90 Days Interest	

1. *RATE INFORMATION. The Annual Percentage Yield (APY) 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. The interest rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that interest will remain on deposit until maturity; a withdrawal of interest will reduce earnings. * The Rate-Protector CD allows you to change the rate one time during the term of the certificate.

2. COMPOUNDING AND CREDITING. The frequency with which interest will be compounded and credited is set forth above. The "Month" or "Quarter" begins on the first calendar day of the month or quarter and ends on the last calendar day of the month or quarter.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the *Daily Balance Method* to calculate interest on your account. The *Daily Balance Method* applies a daily periodic rate to the balance in the account each day.

5. ACCRUAL OF INTEREST. Interest will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before interest is paid, you will not receive the accrued interest.

6. MATURITY. Your account will mature according to the term indicated above, and as indicated on your account summary or statement.

7. EARLY WITHDRAWAL; PENALTIES. We will impose a penalty if you withdraw any of the principal in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the interest that has been or would have been earned on the account, and applies whether or not the interest has been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that interest will remain in the account until maturity; a withdrawal will reduce earnings. **Exceptions to Early Withdrawal Penalties:** We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; (3) If the account is a Keogh Plan, provided that the depositor forfeits an amount at least equal to the simple interest earned on the amount withdrawn; or (4) if the account is an IRA or Keogh Account and the owner attains the age of 70 1/2 or becomes disabled.

8. RENEWAL POLICY. Unless you otherwise instruct us, your certificate account will automatically renew at maturity. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

9. **SECURITY FOR LOANS. IRA**. Certificates and 12 Month Youth Club Certificates cannot be pledged as security for a loan.

FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees are applicable to your account(s), services, and/or transactions, as of10-01-2015

FEE SCHEDULE

Savings and Checking Accounts Fees

Early Account Closure Fee	$25.00 per account, if closed within 6 months of opening
Premier Checking Service Fee	$6.00 per month, if minimum daily balance is not met
Overdraft Transfer (from savings or line of credit loan)	$6.00 per transfer
NSF Fee	$30.00 per item returned unpaid
Occasional Overdraft Privilege Service (OOPS) Fee	$30.00 per item paid
Stop Payment Fee	$30.00 per request
Negative Account Letter Mailed	$10.00 per occurrence after the account has been overdrawn for at least 10 days
Cleared Check Inquiry/Copy Fee	$5.00 per item
Temporary Checks	$5.00 per sheet
Check Printing	Varies by style
Holiday Account Early Withdrawal Fee	$5.00 per withdrawal
Money Market Account Service Fee	$10.00 per month if balance falls below $2,500
Money Market Excess Withdrawal Fee	$10.00 per withdrawal after 6 withdrawals per month
IRA Plan Early Termination Fee	$10.00 if Tax-Favored Plan is closed before the owner reaches age 70.5
Items Sent for Domestic or International Collection	$20.00 per item

Electronic Service Fees

Debit Card Replacement Fee	$6.00 per card
Rush Card Fee	$30.00 per order
Research on Pending Debit Card or ACH Transaction	$5.00 per transaction
Charge-Back Fee	$15.00 per item
Copy of Sales Receipt	$13.00 per transaction
Out-of-Network ATM Services	$2.00 per transaction
Non-Member ATM Services on PrimeWay's ATMs	$3.00 per transaction
VISA Gift Cards	$3.50 per card
Check-By-Phone Fee	$10.00 per transaction

Wire Transfers, Negotiable Items, and Payment Services

Outgoing Domestic Wire Transfer Fee	$22.00 per transfer
Outgoing International Wire Transfer Fee	$61.00 per transfer
Incoming Wire Transfer Fee	$10.00 per transaction
Online Funds Transfer	$10.00 per transfer
POP Money (person to person transfer)	$5.00 per transfer
Western Union Transfer Fee	$20.00 per transfer
Cashier's Check Fee	$4.00 per check
Gift Check Fee	$2.50 per check
Traveler's Check Fee (including Checks-for-Two)	1% of amount
Money Orders	$2.00 per money order
Members Check Cashing	1% of the total amount of the check(s) presented with a $5.00 minimum, unless the aggregate balance in all accounts is $2,500 or more, or the member has a checking account, or the member has any active loan product
Non-Member On-Us Check Cashing	1% of the total amount of the check(s) presented with a $5.00 minimum

Other Service Fees

Returned Deposit Item Fee	$30.00 per item returned
Returned Loan Payment Fee	$30.00 per item returned
Printed Statement Mailing Fee	$3.00 per month
Account Research/Reconciliation/Archive Search Fee	$30.00 per hour, $15.00 minimum charge
Statement Copy Fee	$5.00 per page
Inactive Account Fee	$10.00 per month after 9 months of inactivity
Returned Mail/Bad Address Fee	$5.00 per month
Verification of Deposit Requests	$5.00 per request
Cross-Account Telephone Transfers	$2.00 per transfer
Excessive Loan Denial Fee	$20.00 charged on the 3rd denial in a 12 month period
Loan Skip-a-Pay Extensions	$25.00 per completed extension

Safe Deposit Box Fees *(Sizes and availability vary by location)*

3 x 5	$25.00 per year
3 x 10	$35.00 per year
5 x 10	$65.00 per year
10 x 10	$110.00 per year
2 x 5	$25.00 per year
5 x 5	$35.00 per year
2 x 10	$30.00 per year
6 x 10	$50.00 per year
9 x 10	$70.00 per year
Box Drilling	Third-party service provider fees apply, minimum $100.00 per box
Lost Key Fee	$25.00 per key
Key Deposit (refundable, if both keys are returned when box is surrendered)	$25.00 per box

Par Value

Par Value of One Share is $25.00