



ACCOUNT DISCLOSURE RATE SUPPLEMENT

1560 Cable Ranch Rd. • Ste. 200 • San Antonio, TX 78245
210-673-5610 • 1-800-227-5328 • soarion.org

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 Rates for each Account are shown below.

New Account:

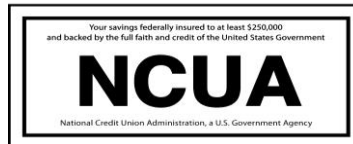
Request for Information

EFFECTIVE DATE:

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Primary Savings (1)		_____ %	_____ %
<input type="checkbox"/> Student Savings (1)		_____ %	_____ %
<input type="checkbox"/> Kids Savings (1)		_____ %	_____ %
<input type="checkbox"/> Traditional IRA (1)(2)	\$0.01 - \$2,499.99	_____ %	_____ %
<input type="checkbox"/> ROTH IRA (1)(2)	\$2,500.00 - \$9,999.99	_____ %	_____ %
<input type="checkbox"/> ROTH Conversion IRA (1)(2)	\$10,000.00 - \$24,999.99	_____ %	_____ %
	\$25,000.00 - \$49,999.99	_____ %	_____ %
	\$50,000.00 - \$89,999.99	_____ %	_____ %
	\$90,000.00 - \$100,000.00	_____ %	_____ %
	\$100,000.01 & Greater	_____ %	_____ %
<input type="checkbox"/> Business Savings (1)		_____ %	_____ %
<input type="checkbox"/> Money Market (1)(2)	\$0.01 - \$2,500.00	_____ %	_____ %
	\$2,500.01 - \$25,000.00	_____ %	_____ %
	\$25,000.01 - \$50,000.00	_____ %	_____ %
	\$50,000.01 - \$100,000.00	_____ %	_____ %
	\$100,000.01 & Greater	_____ %	_____ %
<input type="checkbox"/> High Yield Savings (1)(4)	\$0.01 - \$25,000.00	_____ %	_____ %
	\$25,000.01 & Greater	_____ %	_____ %
<input type="checkbox"/> Secondary Savings (1)		_____ %	_____ %
<input type="checkbox"/> Business Money Market (1)(2)	\$0.01 - \$2,500.00	_____ %	_____ %
	\$2,500.01 - \$25,000.00	_____ %	_____ %
	\$25,000.01 - \$50,000.00	_____ %	_____ %
	\$50,000.01 - \$100,000.00	_____ %	_____ %
	\$100,000.01 & Greater	_____ %	_____ %
<input type="checkbox"/> Rewards Checking (1)		_____ %	_____ %
<input type="checkbox"/> Student Checking (1)		_____ %	_____ %
<input type="checkbox"/> Basic Business Checking (1)		_____ %	_____ %
<input type="checkbox"/> Standard Business Checking (1)		_____ %	_____ %
<input type="checkbox"/> Plus Business Checking (1)		_____ %	_____ %
<input type="checkbox"/> Christmas Club (1)		_____ %	_____ %

Account Type	FIXED RATE				
	MINIMUM BALANCE REQUIREMENTS	TERM	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Term Share (2)(3)	\$ _____	6 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Term Share (2)(3)		12 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Traditional IRA Term Share (2)(3)					
<input type="checkbox"/> ROTH IRA Term Share (2)(3)					
<input type="checkbox"/> ROTH Conversion IRA Term Share (2)(3)		18 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
		24 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
		36 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
		48 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
		60 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %
		84 Month	\$1,000.00 - \$99,999.99	_____ %	_____ %
			\$100,000.00 & Greater	_____ %	_____ %

- (1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of _____. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.
- (2) All deposited funds earn the rate for the tier.
- (3) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call 210-673-5610.
- (4) Only the deposited funds that comprise each tier will earn the rate for that tier.





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Schedule of Fees and Charges

Personal Checking

Rewards Checking – Monthly

Checks (depending on style and quantity)

MICR Error caused by printing error (other than Harland) per check

Check Photocopy (in excess of 2/statement cycle) per copy

Research per hour – one hour minimum

Statement Reconciliation per hour – one hour minimum

Temporary Checks (12 checks)

Temporary Checks (20 checks)

Courtesy Pay Fee per debit as applicable

Stop Payment (checks and other payments) per item

Savings

Excess Withdrawal Fee per debit (after six free)

Early Closure Fee (if closed within 60 days of opening)

Minimum Balance Fee – Primary Savings Account only

Closing Christmas Club off cycle

Christmas Club – Early Withdrawal Fee

Official Check

Money Market / High Yield Savings

Excess Withdrawal Fee per debit (after six free)

Minimum Balance Fee

Standard Business Checking

Minimum Balance Fee

Item Charge in excess of 100 items each month

Plus Business Checking

Minimum Balance Fee

Item Charge in excess of 250 items each month

Other Business Service Fees

Business Bill Pay per month

Rolled Coin per roll

Strapped Currency per \$1,000.00 and fraction thereof

Deposit Correction Fee per deposit

¹ The Lesser of the account balance or \$4.99.

General Fees

Non-sufficient Funds per debit

Inactivity Fee – (first charged to checking then savings) per month after 12 months inactivity

Bad Address Fee

ATM Balance Inquiry – Non-Soarion Federal Credit Union Branded and Non-Allpoint ATMs per inquiry

ATM Transactions – Non-Soarion Federal Credit Union Branded and Non-Allpoint ATMs per transaction

Stop Payment on an Official Check

¹ Stop Payment of ACH Transfer per item

Expedited Payment Fee

Close/Re-open Account per share (loan or service transferred)

Domestic Wire – outgoing

International Wire – outgoing

Incoming Wire – incoming

Legal Service – Levy, Garnishment, etc. This fee is in addition to the Research Fee and Fees for Copies, if any apply.

Paper Statement per statement

Returned Item drawn on an account owned or controlled by an owner of the account to which the funds were credited

Returned Check other than above

Statement Copy per statement

VISA® Card Reissue other than normal Expiration Reissue

VISA® Card Expedited Mailing

VISA® Credit Card – Payment By Phone

Medallion Stamp

Soarion Federal Credit Union

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Direct 210-673-5610 • Toll Free 1-800-227-5328

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Federally Insured by NCUA