LoneStar CREDIT UNION
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TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: September 16, 2026

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	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Savings	**.25** / **.25**	Quarterly	Quarterly	Quarterly (Calendar)	$25.00	—	$100.00	Average Daily Balance	—
Holiday Club Savings	**.25** / **.25**	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$100.00	Average Daily Balance	Account withdrawal limitations apply.
Youth Savings	$100.00 to $2,499.99 **.35** / **.35** $2,500.00 or greater **.25** / **.25** to	Quarterly	Quarterly	Quarterly (Calendar)	$25.00	—	$100.00	Average Daily Balance	—
IRA Savings	**.10** / **.10**	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$100.00	Average Daily Balance	—
Money Market	$2,500.00 to $14,999.99 **1.15** / **1.16** $15,000.00 or greater **1.25** / **1.26**	Monthly	Monthly	Monthly (Calendar)	—	—	$2,500.00	Average Daily Balance	—
Bonus Checking **Qualifications Met (See section 2)**	$100.00 to $4,999.99 **.50** / **.50** $5,000.00 to 50,000.00 **1.00** / **1.00** $50,000.01 to $100,000.00 **1.50** / **1.51** $100,000.01 or greater **2.00** / **2.01**	Monthly	Monthly	Monthly (Calendar)	—	—	$100.00	Average Daily Balance	—
Qualifications Not Met (See section 2)	**0.00** / **0.00**								
Lone Star Freedom Checking	—	—	—	—	—	—	—	—	—
Student Checking	—	—	—	—	—	—	—	—	—

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Savings, Holiday Club Savings, Youth Savings, IRA Savings, Money Market and Bonus Checking accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of

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Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Youth Savings, Money Market, and Bonus Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Youth Savings, Money Market, and Bonus Checking tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. Please refer to section 2 for additional details about the Bonus Checking account.

2. BONUS CHECKING — For the Bonus Checking account, you may qualify for a higher dividend rate if you meet the applicable minimum qualification requirement for the monthly qualification cycle. To meet the minimum qualification requirement, you must make 20 debit card purchases that post and settle your account during the month. The monthly qualification cycle is defined as the calendar month. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to receive the higher dividend rate. The following transactions do not count towards the qualification requirement: ATM processed transactions and purchases made with debit cards not issued by our credit union.

3. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. 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 — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Savings, Holiday Club Savings, Youth Savings, IRA Savings, Money Market and Bonus Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Holiday Club Savings accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Savings 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 Savings, Holiday Club Savings, Youth Savings, IRA Savings, Money Market, and Bonus Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. ACCOUNT LIMITATIONS — For Holiday Club Savings accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. If you withdraw from your account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Youth Savings accounts, at the age of 13 your account will convert to a Savings account. For Student Checking accounts, at the age of 18 your account will convert to a Bonus Checking account. For Savings, Youth Savings, IRA Savings, Money Market, Bonus Checking, Lone Star Freedom Checking, and Student Checking, no account limitations apply.

7. 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 Membership and Account Agreement and 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 Schedule of Fees and Charges 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.

8. 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	$25.00
Number of Shares Required	1

9. RATES — The rates provided in or with the Rate 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.

SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Closure	$25.00 if account closed within 90 days
Account Reconciliation	$25.00/Hour and $25.00 minimum charge
Account Research	$25.00/Hour and $25.00 minimum charge
Cashier's Check	$5.00/Check (Credit Union checks cleared by the Credit Union)
Items Sent for Collection	$40.00/Item
Legal Processing (tax levies, summons)	$10.00
Loan Deferment Fee	$40.00
Money Order	$1.50/Money Order
Bad Address	$5.00/Month
Statement Copy	$5.00/Copy
Wire Transfer (Domestic)	$35.00/Transfer
Temporary Checks	$5.00/Eight (8) Checks
On-us Check Conversion	$20.00
Check Copies	$5.00
Account Maintenance Fee	$10.00/Month with an aggregate balance of less than $500 and no activity for a consecutive six month (excluding minor accounts)
Uncollected Funds	$20.00
CHECKING ACCOUNT FEES	
NSF	$20.00/Item (each submission/resubmission) (waived for transactions of $5.00 or less) up to 5 fees per day
Stop Payment	$30.00/Item
Courtesy Pay	$20.00/Item (waived for transactions of $5.00 or less) up to 5 fees per day
EFT FEES	
Non-Network ATM Transaction	$3.00 for each Non-Network ATM transaction
Debit Card Replacement	$15.00/Card
Debit Card Courtesy Fee	$20.00/Item (waived for transactions of $5.00 or less) up to 5 fees per day
International Transaction Fee	Up to 3% of each transaction in US Dollars
Merchant Dispute Fee	$10.00
SPECIFIC ACCOUNT FEES	
Holiday Club - Excessive Withdrawal	$5.00/Withdrawal

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and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency