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CERTIFICATE ACCOUNT DISCLOSURE



Effective Date: _____

THIS DISCLOSURE CONTAINS NECESSARY TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES. PLEASE BE CERTAIN TO READ THIS DISCLOSURE CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

In this disclosure the reference to "We", "Us", "Our" and "Credit Union" mean the Energy Capital Credit Union. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means the Certificate Account established for you as set forth herein. For joint accounts, read singular pronouns in the plural. The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven calendar days and were accurate as of the effective date. Please call 832-604-4848 or visit www.eccu.net to obtain current rate information.

RATE AND BALANCE INFORMATION

Account Type	Term	Minimum Opening Deposit	Opening Deposit	Dividend Rate	Annual Percentage Yield (APY)	Additional Deposits	Maturity Date
<input type="checkbox"/> 90 day Mini Jumbo	_____	\$50,000.00	\$50,000.00	_____%	_____%	<input type="checkbox"/> Allowed <input type="checkbox"/> Not Allowed	_____
<input type="checkbox"/> 6 Month	_____	\$500.00	\$ _____	_____%	_____%	<input type="checkbox"/> Allowed <input type="checkbox"/> Not Allowed	_____
<input type="checkbox"/> 12 Month	_____	\$500.00	\$ _____	_____%	_____%	<input type="checkbox"/> Allowed <input type="checkbox"/> Not Allowed	_____
<input type="checkbox"/> 24 Month	_____	\$500.00	\$ _____	_____%	_____%	<input type="checkbox"/> Allowed <input type="checkbox"/> Not Allowed	_____
<input type="checkbox"/> 36 Month	_____	\$500.00	\$ _____	_____%	_____%	<input type="checkbox"/> Allowed <input type="checkbox"/> Not Allowed	_____
<input type="checkbox"/> 48 Month	_____	\$500.00	\$ _____	_____%	_____%	<input type="checkbox"/> Allowed <input type="checkbox"/> Not Allowed	_____
<input type="checkbox"/> 60 Month	_____	\$500.00	\$ _____	_____%	_____%	<input type="checkbox"/> Allowed <input type="checkbox"/> Not Allowed	_____
<input type="checkbox"/> 24 Month Rising Rate	_____	\$500.00	\$ _____	_____%	_____%	<input type="checkbox"/> Allowed <input type="checkbox"/> Not Allowed	_____
<input type="checkbox"/> 24 Month Rising Rate (new money)	_____	\$500.00 (new money)	\$ _____	_____%	_____%	<input type="checkbox"/> Allowed <input type="checkbox"/> Not Allowed	_____

Rate Information. The disclosed dividend rate and APY are those that were offered within the most recent seven calendar days. The dividend rate and APY on Rising Rate Certificate Accounts may change once during the original term of the Certificate at the member's option, in which event the rate of the Certificate will change to the current rate being offered on Certificates of the same term at the time that the Rising Rate option is exercised. The Rising Rate option is not available during any renewal term. The dividend rate and APY on all other Certificate Accounts are fixed and will be paid until the first maturity date on the Certificate.

Minimum Balance Requirements. To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is stated in the Fee Schedule. The minimum balance requirements applicable to each account are stated above. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield.

Transaction Limitations. After your account is opened, you may make withdrawals, however penalties may apply. Deposits are not permitted during the term of the certificate. You may withdraw dividends that have been paid without penalty.

Maturity. Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

Early Withdrawal Penalty. Your account will mature after the maturity date stated on your Certificate Account as set forth above. We will impose a penalty if you withdraw any of the funds in your Certificate Account prior to the maturity date. The penalty shall be equal to 90 days of dividends for Terms of less than 12 months and 180 days of dividends for Terms 12 months or greater. You may not make partial withdrawals of principal prior to the maturity date. No penalty will be imposed if withdrawal of principal is made following your death or your total and permanent adjudicated disability.

How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

Withdrawal of Dividends Prior to Maturity. Dividends paid during any month may be withdrawn without penalty. The Annual Percentage Yield is based on an assumption that dividend will remain in the account until maturity. A withdrawal will reduce earnings.

Renewal Policies. The renewal policy for your accounts is stated in the Rate Schedule. For Certificate accounts, your account will automatically 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.

Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable.

Nature of Dividends. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Compounding and Crediting. The dividend period is the Accounts Term. It begins from the date that your Account is opened and ends on the stated maturity date unless renewed, and dividends will be compounded monthly and will be credited monthly. Your annual percentage yield assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings. Accrued dividends (less any early withdrawal penalty) will be paid when you close your Account.

Balance Computation Method. For dividend bearing Accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account each day.

Accrual of Dividends. For dividend bearing Accounts, dividends will begin to accrue on the business day that you deposit cash and non-cash items (e.g. checks) into your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

Fees and Charges. Any fees and charges applicable to Your Account are disclosed separately in the "Fee Schedule" provided in conjunction with this Account Disclosure.

National Credit Union Share Insurance Fund - Your savings are federally insured by the National Credit Union Administration (NCUA), a U.S. government Agency to at least \$250,000 and backed by the full faith and credit of the United States Government.

