ENERGY CAPITAL CREDIT UNION

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BUSINESS CHECKING, BUSINESS INTEREST CHECKING, BUSINESS SAVINGS ACCOUNT DISCLOSURE

TotalLoan™

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 Business Checking, Business Interest Checking and Business Savings 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	Minimum Balance to Earn the Stated APY	Maximum Balance to Earn the Stated APY	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee
☐ **Business Checking**	N/A		_____%	_____%	$25.00	N/A
☐ **Business Interest Checking**	$1,000.00		_____%	_____%	$25.00	$5,000.00*
☐ **Business Savings**	$1,000.00		_____%	_____%	$5.00	$5,000.00**

Rate Information. For dividend bearing accounts, the dividend rate and APY may change every dividend period based on the determination of the Credit Union Board of Directors. Your account will earn dividends according to the daily balance in your account related to the table above.

Minimum Balance Requirements. 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.

Minimum Balance to Avoid Fees. If the minimum daily balance shown above is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule.

*Fee waived with AVG monthly balance or active direct deposit

** Fee waived with AVG monthly balance or active DD or tied to active checking account

Transaction Limitations. During any statement period, You may not make more than six withdrawals from or transfers to another Credit Union Account of Yours or to a third party by means of a draft, debit card (if applicable), pre-authorized or automatic transfer or telephonic order or instruction. If you exceed these limitations, your account may be subject to a fee or be closed. The Credit Union reserves the right to require a member intending to make a withdrawal to give written notice of such intent not less than seven days and up to 60 days before any such withdrawal.

For Business Checking accounts, the first one-thousand (1,000.00) debit or credit transactions in a month are free and over one-thousand (1,000.00) will be a $0.35 per transaction fee. For Business Interest Checking accounts, the first one-thousand (1,000.00) debit or credit transactions in a month are free and over one-thousand (1,000.00) will be a $0.25 per transaction fee.

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 on Interest Checking Check Account is monthly from the 1st day of each month to the last day of each month and dividends will be calculated on your average daily balance for each day on which your balance equals or exceeds the required minimum balance. At your option, dividends will be compounded and credited to your account or will be paid directly to you or to another credit union account of yours.

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

Accrual on Non-cash Deposits. For dividend bearing Accounts, dividends will begin to accrue on the business day that You deposit 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 for Overdrawing Accounts. Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of sale, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. A fee of $30.00 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 rate information.

Account Closure. If your checking account is closed by the Credit Union for any reason, you are not eligible to apply to reopen the account for a period of one year. The Credit Union reserves the right to obtain a credit report in conjunction with the establishment of a check account. If a checking account is established and a credit report demonstrates derogatory credit existed at the time of the application, the Credit Union reserves the right to close the account.

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.

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

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