TRUTH-IN-SAVINGS
ACCOUNT DISCLOSURES

The rates and fees contained in this Disclosure are accurate as of June 01, 2026
For current information, call the Credit Union at (210) 938-7850. This Disclosure for all Accounts sets forth certain terms, conditions, rates, fees, and charges applicable to our Accounts at H-E-B Federal Credit Union, and is incorporated as part of your Account Agreement with us.

RATE INFORMATION.

The dividend rate and Annual Percentage Yield (APY) on your credit union Savings Accounts (including Sponsor Package Savings, H-E-Buddy Savers Club and Vacation and Holiday Accounts) and Money Market Accounts may change at any time as determined by the credit union's Board of Directors. The disclosed dividend rate and APY for those Accounts and the Variable IRA Share Account reflect the prospective rate and yield which the credit union anticipates will be paid for the current period. The Basic, Classic and Premier Checking (Share Draft) Accounts do not pay dividends. The dividend rate and APY on your Variable IRA Share Account may change on the first day of each calendar quarter and is based on the yield on 13-week U.S. Treasury Bills on the last day of the calendar quarter immediately preceding the date of the change. The dividend rate and APY on Term Share Certificates are fixed and will be paid until the maturity date on the certificate. The disclosed dividend rate and APY for Term Share Certificates are those that were offered within the most recent seven calendar days.

COMPOUNDING AND CREDITING.

(a) **Savings, Sponsor Package Savings, H-E-Buddy Savers Club, Vacation and Holiday Accounts.** Dividends on all Savings, Sponsor Package Savings, H-E-Buddy Savers Club, and Vacation and Holiday Accounts will be compounded quarterly and credited quarterly. The dividend period is the calendar quarter and will run from the first calendar day to the last calendar day of the period. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the next date following the ending date of the dividend period and for the example is April 1.

(b) **Money Market Accounts.** Dividends on your Money Market Accounts will be compounded monthly and credited monthly. The dividend period is monthly beginning on the first day and ending on the last day of each month. For example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period and for the example is February 1.

EFFECT OF CLOSING.

For all Accounts, except Term Share Certificates, if you close your Account before dividends are paid, you will not receive the accrued dividends.

BALANCE COMPUTATION METHOD.

For all Accounts, including Term Share Certificates, dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the Account each day.

ACCRUAL OF DIVIDENDS.

For all Accounts, including Term Share Certificates, dividends will begin to accrue on the business day you deposit cash and non-cash items (such as checks) to your Account.

TRANSACTION LIMITATIONS.

(a) For Premier, Classic, and Basic Checking and Holiday and Vacations Accounts which are closed by the Member for convenience or which are deemed closed by the credit union, cannot be reopened for 3 months following the closure date with the exception of Accounts closed due to Member situations that involve burglary, forgery, destruction, loss and/or fraud in which the Account(s) would be closed for security purposes only.

(b) For your Savings, Sponsor Package Savings and H-E-Buddy Savers Club Account(s), except for ATM withdrawals, you may not make more than four withdrawals or transfers per month.

(c) For your Holiday and Vacation Account, within the first six (6) days after your Account is opened, you may make withdrawals without restriction or penalty. Thereafter, you may make one withdrawal per year for the entire balance except for your $5.00 minimum balance. If you make any transfers or withdrawals out of the Account at any other time, the credit union, at its option, may transfer the balance of your Account to your Savings Account or close your Account.

(d) For Basic Share Draft Accounts, a charge as set forth in the Fee Schedule will apply for withdrawals requested through a teller. There is no charge for deposits made with a teller, including deposits with cash back. In addition, Basic Share Draft Accounts are limited to eight share drafts (checks) per statement cycle. There is a charge as set forth in the Fee Schedule if you exceed this limit. If you exceed the eight-per-month limit three or more times during a six-month period, we will automatically convert your Account to a Classic Checking Account.

(e) For your IRA Term Share Certificates and Variable IRA Share Accounts, you may not make more than $5,500.00 in contributions to your Account during any one year or the maximum amount allowed by law if different. Federal law imposes limitations on the amount of deductible contributions you may make into your Account during any year, and imposes additional restrictions on your ability to make withdrawals from your Account without penalty. Please refer to your Individual Retirement Account Agreement with us for additional details concerning these transaction limitations.

ADDITIONAL TERMS

H-E-Buddy Savers Club Account - This Account is only available to children 12 and under. The Account will be converted to a Savings Account on the child's 13th birthday.

Sponsor Package Savings Account - This Account is only available to current H-E-B employees with direct deposit of their payroll into their credit union Account. If you terminate your employment with H-E-B or cancel your payroll direct deposit arrangement with us, your Account will be converted to a Savings Account.

TERM SHARE CERTIFICATES & IRA TERM SHARE CERTIFICATES -ADDITIONAL DISCLOSURES

(a) **Compounding and Crediting**. Dividends on your Term Share Certificates, including Term Share Certificates held in Individual Retirement Accounts (IRA) will be compounded and credited monthly. The dividend period is monthly.

(b) **Withdrawal of Dividends Prior to Maturity.** Subject to any transaction limitations set forth in these disclosures, you may withdraw dividends monthly, or you may elect to have quarterly dividend payments made to you, without penalty. The annual percentage yield is based on an assumption that dividends will remain in the Account until maturity. A withdrawal will reduce earnings.

(c) **Transaction Limitations.** After your Account is opened, you may not make deposits into the Account until the maturity date stated on the certificate, except that additional deposits to IRA Term Share Certificate Accounts are permitted up to the maximum annual contribution. For more information, see Transaction Limitations section above for Variable IRA Share Accounts. Your Term Share Certificates are non-transferable and non-negotiable except for use as collateral on a loan which you obtain from us. IRA Term Share Certificates may not be pledged as collateral on any loan.

(d) **Penalties for Early Withdrawal of Principal.** We may impose a penalty if you withdraw any of the principal in your Account before the maturity date. The penalty will equal ninety (90) days' dividends on your Accounts with a term of 11 months or less; one hundred eighty (180) days' dividends on Accounts with terms of 12 to 24 months; and three hundred sixty five (365) days' dividends on Accounts with a term of 36 months or greater. The penalty will be imposed regardless of whether dividends equal to the amount of the penalty have been earned at the time of withdrawal. To the extent that dividends in the Account at the time of withdrawal are insufficient to pay the entire penalty assessed, the penalty will be assessed against principal.

(e) **Renewal Policies.** Your Term Share Certificate will automatically renew at maturity. You will have a grace period of ten (10) calendar days after the maturity date to withdraw the funds in the Account without being charged an early withdrawal penalty.

BYLAW REQUIREMENTS. The maximum amount of shares which may be held by any one member shall be established from time to time by resolution of the Board of Directors. A member who fails to complete payment of one share at the time of his admission to membership, or a member who reduces his share balance below the par value of one share and does not increase the balance to at least the par value of one share within six (6) months of the reduction, may be terminated from membership. In these Account Disclosures, the term "Savings Account" refers to your Share Account, the term "Checking Account" refers to your Share Draft Account, and the term "Money Market Account" refers to your Money Market Share Account.

NATURE OF DIVIDENDS.

Except for Term Share Certificate Accounts, dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

PAR VALUE OF SHARES.

The par value of a regular share in the credit union is $25.00.

NATIONAL CREDIT UNION SHARE INSURANCE FUND.

Member Accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

TRUTH-IN-SAVINGS
RATE SCHEDULE

The rates contained in this Rate Schedule are accurate as of June 01, 2026
For current information, call the Credit Union at (210) 938-7850. This Rate Schedule for all Accounts sets forth certain terms, conditions, and rates applicable to your Accounts at H-E-B Federal Credit Union, and is incorporated as part of your Account Agreement.

ACCOUNT	PROSPECTIVE DIVIDEND RATE	PROSPECTIVE ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE REQUIREMENTS
___ Savings Account			
___ $100.00 - $1,000.00	0.00% on entire balance	0.00%	$25.00 to open
___ Greater than $1,000.00	0.05% on entire balance	0.05%	$1000.00 each day to earn APY disclosed[1,2]
			See Share Account Maintenance Fee in Fee Schedule for requirements to avoid a quarterly fee on this Account.[8]
___ Sponsor Package Savings Account			
___ $100.00 - $1,000.00	0.00% on entire balance	0.00%	$25.00 to open
___ Greater than $1,000.00	0.05% on entire balance	0.05%	$1000.00 each day to earn APY disclosed[1,2]
___ H-E-Buddy Savers Club			
___ $.01- $1,000.00	0.00% on entire balance	0.00%	$25.00 to open[2]
___ Greater than $1,000.00	0.05% on entire balance	0.05%	
___ Holiday/Vacation	0.05%	0.05%	$5.00 to open $25.00 each day to earn APY disclosed[1]
___ Money Market			
___ $1,500.00 - $10,000.00	0.10%	0.10%	$1,500.00 to open
___ Greater than $10,000.00	0.40%	0.40%	$1,500.00 each day to earn APY disclosed[1,2] $1,500 average daily balance to avoid Monthly Service Charge[5]
___ Money Market Plus[3]			
___ $25,000.00 - $100,000.00	1.49%	1.50%	$25,000.00 to open[1]
___ Greater than $100,000.00	2.47%	2.50%	$25,000.00 each day to earn APY disclosed $1,500 average daily balance to avoid Monthly Service Charge[5]
___ Basic Share Draft[4]	0.00%	0.00%	No minimum balance required
___ Classic Share Draft	0.00%	0.00%	$50.00 to open See Classic Checking Account Monthly Service Charge in Fee Schedule for requirements to avoid a monthly fee on this Account.
___ Premier Share Draft	0.00%	0.00%	$50.00 to open
___ Variable IRA Share Account	3.59%	3.65%	$50.00 to open

ACCOUNT	DIVIDEND RATE	(APY)	MINIMUM BALANCE REQUIREMENTS
___ Term Share Certificates and IRA Term Share Certificates ($1,000.00 - $9,999.99) - $1,000 to open			
___ 3 Month	0.81%	0.81%	
___ 6 Month	1.12%	1.12%	
___ 12 Month	1.15%	1.16%	$1,000.00 each day to earn dividends[1]
___ 24 Month	1.04%	1.05%	
___ 36 Month	0.98%	0.98%	
___ 60 Month	0.98%	0.98%	
___ Term Share Certificates and IRA Term Share Certificates (Greater than $9,999.99) - $10,000 to open			
___ 3 Month	1.14%	1.15%	
___ 6 Month	1.59%	1.60%	
___ 12 Month	1.64%	1.65%	$10,000.00 each day to earn dividends[1]
___ 24 Month	1.49%	1.50%	
___ 36 Month	1.39%	1.40%	
___ 60 Month	1.39%	1.40%	

[1]You must maintain the disclosed minimum balance in your Account each day to obtain the disclosed annual percentage yield. For Money Market Accounts, for each day you fail to maintain the disclosed minimum daily balance, your Account will earn the Savings Account dividend rate and APY for that day. For Term Share Certificates, if your Account balance falls below the disclosed minimum balance requirement, early withdrawal penalties will be assessed, and your Account will be closed.

[2]For all tiered-rate Accounts that have met minimum balance requirements, the dividend rate and APY applicable to your Account balance on the last day of the dividend period will be applied to the entire balance of your Account for the entire dividend period. For Checking Accounts, you may open with Direct Deposit but must have $50.00 minimum to obtain temporary checks. The H-E-Buddy Savers Club Account does not require a minimum balance to earn dividends.

[3]Except for minimum balance requirements, all fee and other disclosure terms applicable to the Money Market Account also apply to this Account.

[4]You must have direct deposit of your payroll check as a condition to this Account. H-E-B Partners must direct deposit their "Net Check;" all others must have a direct deposit of at least $500 monthly. If you terminate your direct deposit with us or otherwise fail to meet these requirements, we will automatically convert your Account to a Classic Checking Account.

[5]You must maintain an average daily balance of at least $1,500 during the statement period to avoid a Monthly Service Charge as set forth in the Fee Schedule.

FEE SCHEDULE

The fees contained in this Fee Schedule are accurate as of June 01, 2026

For current information, call the Credit Union at (210) 938-7850. This Fee Schedule for all Accounts sets forth certain terms, conditions, fees, and charges applicable to your Accounts at HEB Federal Credit Union.

ATM Balance inquiry (per inquiry).....$1.75
ATM Withdrawal (per transaction at non-free H-E-B FCU ATM).....$2.25
Basic Checking (Share Draft) teller withdrawals (per withdrawal).....$2.00
Basic Checking (Share Draft) checks - 9th and each additional check per statement cycle (each).....$2.00
Classic Checking (Share Draft) Account monthly service charge (if account average daily balance is less than $1,000; total deposit relationship is less than $5,000 or total loan relationship is under $10,000).....$5.00
Debit Card replacement (per card).....$5.00
Inactivity Fee[6].....$10.00
MasterCard Foreign Transaction Fee - Debit Card transactions.....1% of transaction amount
Money Market and Money Market Plus Account monthly service charge (if average daily balance falls below $1,500).....$10.00
Money Orders (each).....$1.25
NSF items written on your account with an insufficient Available balance or uncollected funds, whether returned or paid, and Automated Clearing House transfers charged to your account with NSF (each).....$25.00
Overdraft Transfers (preauthorized from depository account or Line of Credit Account in increments of $25.00) per transfer.....$4.00
Paper Periodic Statement Fee (per statement cycle).....$4.00
Premier Checking (Share Draft) Account monthly service charge.....$6.00
Share Account Maintenance Fee.....$10.00
Stop Payment Orders (each).....$20.00
Transfers by Wire by text, phone[7], email, fax or in person - domestic (per transfer).....$20.00

[6]Inactivity Fee
A quarterly Inactivity Fee of $10.00 will be charged on the first business day of the quarter if (1) no share accounts in a Member's name have had a member-generated deposit or withdrawal for one year or more or (2) there has been no communication from the Member within a year. This fee will be waived if the Member's cumulative share ledger balance on the last business day of the quarter is $500 or above, the Member has a current loan with a balance or an open-end line of credit. This fee does not apply to the H-E-Buddy Savers Club Account.

[7]Share Account Maintenance Fee
A quarterly Share Account Maintenance Fee of $10.00 will be charged if a Member's Primary Share ledger balance on the last business day of the quarter is less than $300.00, the Member has no other share or loan relationship, and is age 18 or older. The fee does not apply to the Sponsor Package Savings Account. The fee will be posted the first business day of the following quarter.

Note: Fees are subject to change without notice.