



BUSINESS ACCOUNTS DISCLOSURE

GENERAL

As applicable, the Security Service Federal Credit Union (SSFCU) "All About Your Security Service Business Accounts", the SSFCU "Fee Schedule for Business Accounts" and the SSFCU "Current Dividend Rates Sheet" accompany this document and are hereby incorporated by reference.

BUSINESS SAVINGS (SHARE ACCOUNT)

Rate Information - The dividend rate and Annual Percentage Yield (APY) on your account are disclosed on the SSFCU Current Dividend Rates sheet. The dividend rate for the account is approved by the Board of Directors. This is a variable rate account, and the rate may change without notice.

Compounding and Crediting - Dividends will be compounded daily and credited to your account every month.

Dividend Period - The dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is, January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance Requirements - The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section of this document for additional information.

Daily Balance Computation Method - 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 on Noncash Deposits - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Transaction Limitations - Transaction limitations are listed in the SSFCU All About Your Security Service Business Accounts document and in the Common Features section of this document.

You are permitted or authorized to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month, to another account (including a transaction account) of yours at the credit union or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order, or instruction. A preauthorized transfer includes any arrangement by the credit union to pay a third-party order received through an automated clearing house (ACH) or any arrangement by the credit union to pay a third party from your account at a predetermined time or on a fixed schedule. Limited transactions include, but are not limited to, overdraft protections transfers, online/telephone transfers, checks, or debit card point of sale transactions. If you exceed these transfer limitations, your account will be subject to the account being converted to a transaction account with additional fees.

Par Value of a Share - The par value of a share in this account is \$5.00.

Fees and Charges - You may transact up to 20 items per statement period for no fee; each item in excess of 20 will be assessed a Transaction Service Fee. Items include, but are not limited to, checks written and deposited, deposits, ACH transfers, Debit Card transactions, ATM transactions, wire transfers, overdraft transfers, etc. Item counts are based on individual items regardless of how they are reflected on the statement, e.g., the deposit itself and each check in a deposit counts as an item.

The SSFCU Fee Schedule for Business Accounts details all fees and charges applicable to this account. The Transaction Service Fee, if applicable, will be deducted from the account on the last day of the statement period. Other fees may be charged when they occur.

PREMIUM BUSINESS CHECKING (SHARE DRAFT ACCOUNT)

Rate Information - The dividend rate and Annual Percentage Yield (APY) on your account are disclosed on the SSFCU Current Dividend Rates sheet. The dividend rate for the account is approved by the Board of Directors. This is a variable rate account, and the rate may change without notice.

Compounding and Crediting - Dividends will be compounded daily and credited to your account every month.

Dividend Period - The dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance Requirements - The minimum balance required to open this account is \$100.00. In order to earn the established dividend rate for this account, a balance of \$1,500.00 is required. If the daily balance drops below \$1,500.00, no dividends will be paid for that day.

Daily Balance Computation Method - 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 on Noncash Deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) into your account.

Transaction Limitations - Transaction limitations are listed in the SSFCU All About Your Security Service Business Accounts document and in the Common Features section of this document.

Fees and Charges - You may transact up to 250 items per statement period for no fee; each item in excess of 250 will be assessed a Transaction Service Fee. Items include, but are not limited to, checks written and deposited, deposits, ACH transfers, Debit Card transactions, ATM transactions, wire transfers, overdraft transfers, bill payments, etc. Item counts are based on individual items regardless of how they are reflected on the statement, e.g., the deposit itself and each check in a deposit counts as an item.

This account also has a Monthly Account Maintenance Fee. The SSFCU Fee Schedule for Business Accounts details all fees and charges applicable to this account. The Monthly Account Maintenance and Transaction Service Fee, if applicable, will be deducted from the account on the last day of the statement period. Other fees may be charged when they occur.

CLASSIC BUSINESS CHECKING (SHARE DRAFT ACCOUNT)

Rate Information - This account does not earn dividends.

Minimum Balance Requirements - The minimum balance required to open this account is \$100.00.

Transaction Limitations - Transaction limitations are listed in the SSFCU All About Your Security Service Business Accounts document and in the Common Features section of this document.

Fees and Charges - You may transact up to 50 items per statement period for no fee; each item in excess of 50 will be assessed a Transaction Service Fee. Items include, but are not limited to, checks written and deposited, deposits, ACH transfers, Debit Card transactions, ATM transactions, wire transfers, overdraft transfers, bill payments, etc. Item counts are based on individual items regardless of how they are reflected on the statement, e.g., the deposit itself and each check in the deposit counts as an item.

This account also has a Monthly Account Maintenance Fee. The SSFCU Fee Schedule for Business Accounts details all fees and charges applicable to this account. The Monthly Account Maintenance and Transaction Service Fee, if applicable, will be deducted from the account on the last day of the statement period. Other fees may be charged when they occur.

NOT-FOR-PROFIT BUSINESS CHECKING (SHARE DRAFT ACCOUNT)

Rate Information - This account does not earn dividends and is available for not-for-profit organizations only.

Minimum Balance Requirements - The minimum balance required to open this account is \$100.00.

Transaction Limitations - Transaction limitations are listed in the SSFCU All About Your Security Service Business Accounts document and in the Common Features section of this document.

Fees and Charges - You may transact up to 10 items per statement period for no fee; each item in excess of 10 will be assessed a Transaction Service Fee. Items include, but are not limited to, checks written and deposited, deposits, ACH transfers, Debit Card transactions, ATM transactions, wire transfers, overdraft transfers, bill payments, etc. Item counts are based on individual items regardless of how they are reflected on the statement, e.g., the deposit itself and each check in the deposit counts as an item.

This account also has a Monthly Account Maintenance Fee. The SSFCU Fee Schedule for Business Accounts details all fees and charges applicable to this account. The Monthly Account Maintenance and Transaction Service Fee, if applicable, will be deducted from the account on the last day of the statement period. Other fees may be charged when they occur.

BUSINESS ANALYZED CHECKING (SHARE DRAFT ACCOUNT)

Rate Information - This account does not earn dividends.

Minimum Balance Requirements - The minimum balance required to open this account is \$100.00.

Transaction Limitations - Transaction limitations are listed in the SSFCU All About Your Security Service Business Accounts document and in the Common Features section of this document.

Fees and Charges - You will receive an earnings credit allowance, which will be used to help offset all or part of your monthly fees and charges. The earnings credit allowance is applied on the last day of the month. We will apply the earnings credit allowance and deduct any

fees and charges from your account on the last day of the month. You will receive a separate statement on this account reflecting your fees and charges and the earnings credit allowance. Any excess earnings credit allowance is not credited to your account and it only applies to the current statement period.

The SSFCU Fee Schedule for Business Accounts details all fees and charges applicable to this account. The earnings credit rate, set at the discretion of SSFCU, is based on current market conditions and is subject to change.

BUSINESS MONEY MARKET PLUS

Restrictions - Only one Business Money Market Plus account is permitted per primary account holder.

Rate Information - The dividend rate and Annual Percentage Yield (APY) on your account are disclosed on the SSFCU Current Dividend Rates sheet. The dividend rate for the account is approved by the Board of Directors. This is a variable rate account, and the rate may change without notice.

As indicated on the SSFCU Current Dividend Rates sheet, the dividend rate noted will only be paid on the portion of your daily balance within each Balance Tier. Depending on the balance in the account, the annual percentage yield (APY) will fall within the range listed.

Compounding and Crediting - Dividends will be compounded daily and credited to your account every month.

Dividend Period - The dividend period is based on the statement cycle. SSFCU has multiple statement cycles, which means your dividend period will begin on the first day of the statement cycle and end on the last day of the statement cycle.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance Requirements - The minimum balance required to open this account is \$1,000.00.

Daily Balance Computation Method - 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 on Noncash Deposits - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Transaction Limitations - Transaction limitations are listed the SSFCU All About Your Security Service Consumer Accounts document and in the Common Features section of this document.

Fees and Charges - The SSFCU Fee Schedule for Consumer Accounts details all fees and charges applicable to this account.

BUSINESS MONEY MARKET

Rate Information - The dividend rate and Annual Percentage Yield (APY) on your account are disclosed on the SSFCU Current Dividend Rates sheet. The dividend rate for the account is approved by the Board of Directors. This is a variable rate account, and the rate may change without notice. .

Compounding and Crediting - Dividends will be compounded daily and credited to your account every month.

Dividend Period - The dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance Requirements - The minimum balance required to open this account is \$1,000.00. You must maintain a minimum daily balance of \$1,000.00 in your account to avoid a minimum balance fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to the minimum balance fee.

Daily Balance Computation Method - 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 on Noncash Deposits - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Transaction Limitations - Transaction limitations are listed below, in the SSFCU All About Your Security Service Business Accounts document and in the Common Features section of this document.

You are permitted or authorized to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month, to another account (including a transaction account) of yours at the credit union or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order, or instruction. A preauthorized transfer includes any arrangement by the credit union to pay a third-party order received through an automated clearing house (ACH) or any arrangement by the credit union to pay a third party from your account at a predetermined time or on a fixed schedule. Limited transactions include, but are not limited to, overdraft protections transfers, online/telephone transfers, checks, or debit card point of sale transactions. If you exceed these transfer limitations, your account will be subject to closure by the credit union.

Fees and Charges - The SSFCU Fee Schedule for Business Accounts details all fees and charges applicable to this account.

ALL SHARE CERTIFICATES

Share Certificate & IRA Share Certificate (3-, 6-, 12-, 24-, 36-, 60-, and 84-Month, other terms may be offered during promotions); Future Builder Share Certificate (12 month)

Compounding and Crediting - Dividends will be compounded daily and credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

If you close your primary Savings account before dividends are credited, you will also be required to close your Share Certificate accounts with us and you may not receive any accrued dividends on any of the closed accounts.

Dividend Period - The dividend period is monthly.

Daily Balance Computation Method - Dividends are calculated by using the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Accrual of Dividends on Noncash Deposits - Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Withdrawal of Dividends Prior to Maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal of dividends prior to maturity will reduce earnings and lower the annual percentage yield.

Time Requirements - Your account will mature as specified on your Certificate or renewal notice.

Automatically Renewable Account - This account will automatically renew at maturity. You may prevent renewal if you notify us by telephone before maturity of your intention not to renew or we receive written notice from you before maturity of your intention not to renew. If you prevent renewal, dividends will not accrue after final maturity.

You will receive a maturity notice at least 20 days prior to the maturity date. The dividend rate and annual percentage yield that will apply to your account if the Certificate is renewed may not be determined as of the date of this notice. At maturity, you may call the credit union at 1-800-527-7328 to find out the dividend rate and annual percentage yield that will apply to your account if it is renewed. We reserve the right to decline a Certificate renewal. Each renewal term will be the same as the original term beginning on the maturity date, unless that term was a promotional term or is no longer offered. If the term was a promotional term or is no longer offered, the new term will be disclosed on the maturity notice you receive 20 days prior to maturity. The renewal term will begin on the maturity date of the Certificate. The dividend rate will be the same as we offer on new Share Certificate accounts as of the maturity date, which have the same term, minimum balance requirements (if any) and other features as the original Share Certificate account.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

Fees and Charges - The SSFCU Fee Schedule for Business Accounts details all fees and charges applicable to this account.

SHARE CERTIFICATE & IRA SHARE CERTIFICATE

(3-, 6-, 12-, 24-, 36-, 60-, and 84-Month, other terms may be offered during promotions)

Rate Information - Your dividend rate, Annual Percentage Yield (APY), and Share Certificate and IRA Certificate tier options are disclosed on the SSFCU Current Dividend Rates sheet. For all Share Certificate and IRA Share Certificate accounts, you will be paid this dividend rate until the first maturity date stated on the account. The disclosed dividend rate and APY for Share Certificates and IRA Share Certificates are those that were offered within the most recent seven calendar days and are subject to change.

Minimum Balance Requirements - The minimum balance required to open a Share Certificate or IRA Share Certificate is \$500.00. For Jumbo Certificate rates, the minimum opening balance is \$25,000.00. You must maintain the minimum daily balance of \$500.00 (\$25,000.00 for Jumbo Certificates) in your Share Certificate or IRA Share Certificate account each day to obtain the disclosed annual percentage yield.

Transaction Limitations - After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may not make withdrawals of principal from your account before maturity.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends any time during the term of crediting after they are credited to your account.

Early Withdrawal Penalties - A penalty may be imposed for withdrawals before maturity. Penalty amount will be calculated on the Certificate's current balance at the time of withdrawal.

- If your account has an original maturity of one year or less:

We may impose an early withdrawal penalty equal to the amount of dividends earned, not to exceed 90 days of dividends. In the event that the Certificate has earned less than 30 days of dividends, a penalty equal to 30 days of dividends will be assessed to the account.

- If your account has an original maturity of greater than one year, but less than five years:

We may impose an early withdrawal penalty equal to the amount of dividends earned, not to exceed 180 days of dividends. In the event that the Certificate has earned less than 60 days of dividends, a penalty equal to 60 days dividends will be assessed to the account.

- If your account has an original maturity equal to or greater than five years:

We may impose an early withdrawal penalty equal to the amount of dividends earned, not to exceed 360 days of dividends. In the event that the Certificate has earned less than 90 days of dividends, a penalty equal to 90 days of dividends will be assessed to the account.

If an early withdrawal penalty is imposed, the penalty may be imposed regardless of whether dividends, which equal the amount of the penalty have been earned at the time of withdrawal. To the extent that dividends in the Certificate account at the time of withdrawal are insufficient to pay the entire penalty assessed, the penalty will be assessed against principal.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For IRA Certificates, additional IRS restrictions and rules apply. More information is available upon request.

FUTURE BUILDER SHARE CERTIFICATE (12-Month)

Rate Information - Your dividend rate, Annual Percentage Yield (APY), and Share Certificate tier options are disclosed on the SSFCU Current Dividend Rates sheet. This dividend rate will apply regardless of the amount of additional deposits (or withdrawals) that you make to the account during the term of the Certificate. The disclosed dividend rate and APY for Share Certificates are those that were offered within the most recent seven calendar days and are subject to change.

Minimum Balance Requirements - The minimum balance required to open this account is \$250.00. For Jumbo Certificate rates, the minimum opening balance is \$25,000.00. You must maintain a minimum daily balance of \$250.00 (\$25,000.00 for Jumbo Certificates) in your account each day to obtain the disclosed annual percentage yield.

Transaction Limitations - You may make unlimited additions into your account. There are no limitations on the frequency or timing of additions, except that no additions can be made in the last seven days before maturity. Once per day, you may make withdrawals of up to 50% of the Certificate's daily memo balance. You can withdraw dividends any time after they are credited to your account.

Early Withdrawal Penalties - A penalty may be imposed for withdrawals exceeding 50% of the Certificate's balance before maturity. Penalty amount will be calculated on the Certificate's current balance at the time of withdrawal. We may impose an early withdrawal penalty equal to the amount of dividends earned, not to exceed 90 days of dividends. In the event that the Certificate has earned less than 30 days of dividends, a penalty equal to 30 days of dividends will be assessed to the account.

If an early withdrawal penalty is imposed, the penalty may be imposed regardless of whether dividends which equal the amount of the penalty have been earned at the time of withdrawal. To the extent that dividends in the Certificate account at the time of withdrawal are insufficient to pay the entire penalty assessed, the penalty will be assessed against principal.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.

COMMON FEATURES

Bylaw Requirements - You must deposit one share (valued at \$5.00) in your Business Savings Account as a condition of admission to membership. You must maintain one share in the Savings Account throughout the life of your membership.

Transaction Limitation - We reserve the right to, at any time, require not less than seven days' notice in writing before each withdrawal from a dividend-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of Dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

Beneficial Owner - You are required to notify us immediately of any change including, but not limited to, the business structure, business ownership, beneficial ownership or the control person.

MAILING ADDRESS

CORPORATE HEADQUARTERS
15000 IH 10 West
San Antonio, TX 78249

P.O. Box 691510
San Antonio, TX 78269

TELEPHONES

CALLPLUS AUTOMATED PHONE BANKING
1-800-52-SSFCU

INTERNATIONAL TOLL-FREE NUMBERS

United Kingdom
0-800-89-1650

Germany
0800-810-1000

Japan
00531-11-3116

Korea
00798-11-899-0829

WEBSITE

www.ssfcu.org

