

**TEXAS BAY CREDIT UNION**  
**12611 Fuqua Street**  
**Houston, TX 77034**

**RATE SCHEDULE**

The rates and fees contained in this Schedule are accurate as of March 16 2020. For current information, call the Credit Union at 713-852-6700 or 1-800-577-3164. This Rate and Fee Schedule for all accounts sets forth certain conditions, rates, fees, and charges at Texas Bay Credit Union, and is incorporated as part of your Account Agreement with us. You can also view our rates online at [www.tbacu.org](http://www.tbacu.org)

SHARE CERTIFICATES (i) (Including IRA Certificates)	Dividend Rate	APY*	Dividend Rate	APY*
<b>CD Special</b>	\$1,000.00 to open		\$50,000.00 and Up	
6 to 11 Months	<b>0.75%</b>	<b>0.75%</b>	<b>0.95%</b>	<b>0.95%</b>
12 to 17 Months	0.85%	0.85%	1.05%	1.06%
18 to 23 Months	0.95%	0.95%	1.15%	1.16%
24 to 35 Months	1.00%	1.00%	1.20%	1.21%
36 to 47 Months	1.10%	1.11%	1.30%	1.31%
48 to 59 Months	1.20%	1.21%	1.40%	1.41%
60 Months	1.30%	1.31%	1.50%	1.51%
<b>NEW - Payroll Growth CD**</b>	<b>0.75%</b>	<b>0.75%</b>		

SHARE ACCOUNTS (SAVINGS) (1)	Dividend Rate	APY*	Dividend Rate	APY*	Dividend Rate	APY*	Dividend Rate	APY*	Dividend Rate	APY*	Dividend Rate	APY*	Dividend Rate	APY*
	\$100 to \$4,999.99		\$5K to \$19,999.99		\$20K to \$49,999.99		\$50K to \$99,999.99		\$100,000 to \$149,999.99		\$150,000 to \$199,999.99		\$200,000 and up	
Share	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	0.07%	0.07%	0.08%	0.08%	0.09%	0.09%
Bonus Money Fund	0.15%	0.15%	0.18%	0.18%	0.20%	0.20%	0.25%	0.25%	<b>0.30%</b>	<b>0.30%</b>	<b>0.35%</b>	<b>0.35%</b>	<b>0.40%</b>	<b>0.40%</b>
IRA	0.15%	0.15%	0.18%	0.18%	0.20%	0.20%	0.25%	0.25%	<b>0.30%</b>	<b>0.30%</b>	<b>0.35%</b>	<b>0.35%</b>	<b>0.40%</b>	<b>0.40%</b>
Christmas Club	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	0.07%	0.07%	0.08%	0.08%	0.09%	0.09%

SHARE DRAFTS (CHECKING) (2)	Dividend Rate	APY*	Dividend Rate	APY*
	\$250 to \$99,999.99		\$100,000 and up	
Regular Checking	0.03%	0.03%	0.03%	0.03%
50+ Checking	0.03%	0.03%	0.03%	0.03%
Simply+ Checking	0.03%	0.03%	0.03%	0.03%
Simply Free Checking	0.00%	0.00%	0.00%	0.00%

HIGH YIELDING SHARE DRAFTS (CHECKING) (2)	Dividend Rate	APY*	Dividend Rate	APY*	Dividend Rate	APY*	Dividend Rate	APY*	Dividend Rate	APY*	Dividend Rate	APY*		
	\$1500 to \$4,999.99		\$5K to \$19,999.99		\$20K to \$49,999.99		\$50K to \$99,999.99		\$100,000 to \$149,999.99		\$150,000 to \$199,999.99		\$200,000 and up	
Premium Checking	0.05%	0.05%	0.05%	0.05%	0.07%	0.07%	0.08%	0.08%	0.10%	0.10%	0.12%	0.12%	0.15%	0.15%
Member Advantage (3)	0.05%	0.05%	0.05%	0.05%	0.07%	0.07%	0.08%	0.08%	0.10%	0.10%	0.12%	0.12%	0.15%	0.15%

Please note: (1) Minimum average daily balance of \$100.00 is required to earn any dividends for share accounts.

(2) Minimum average daily balance of \$250.00 is required to earn any dividends for share draft accounts.

Minimum average daily balance of \$1500.00 is required to earn any dividends for Premium Checking accounts.

(3) For existing accounts only. Other restrictions apply. No new accounts are offered.

(i) All certificate dividend rates and APY are subject to change without notice.

(ii) Share and Share Draft Dividends are calculated based on Simple Interest Method and paid monthly.

Share and Share Draft Dividend rates and APY are subject to change monthly without notice at the discretion of the Board of Directors.

\* APY or ANNUAL PERCENTAGE YIELD assumes dividends remain in the account until maturity. Withdrawals or fees reduce earnings.

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

All accounts must remain open through the end of the dividend period or the maturity date to be paid the accrued dividends.

\*\* Special Promo Rate applies to new Jumbo CD (\$50,000 or higher) opened with new money from another institution and is for limited time only.

Promotion rate offer is subject to end without notice. Payroll Growth CD can be opened with as low as \$100 for up to 12 months. Early withdrawal penalties apply to all certificate accounts. Please ask an associate for more information.

Texas Bay Credit Union is federally insured by the National Credit Union Share Insurance Funds, which is backed by the full faith and credit of the U.S. Government.



For more information, please visit [www.ncua.gov](http://www.ncua.gov)