

**TEXAS BAY CREDIT UNION
12611 FUQUA STREET
Houston, TX 77034**

RATE SCHEDULE - BUSINESS SERVICES

The rates and fees contained in this Schedule are accurate as of May 1, 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 applicable to your accounts at Texas Bay Credit Union, and is incorporated as part of your Account Agreement with us. You can also view our rates online at <http://www.tbacu.org> 24 hours a day

SHARE DRAFTS (Checking) (1)	Dividend		Dividend	
	Rate	APY*	Rate	APY*
	\$1000 to \$99,999.99		\$100,000 and up	
Simply Free Business Checking	0.00%	0.00%	0.00%	0.00%
Simply Plus Business Checking	0.03%	0.03%	0.04%	0.04%
Commercial Checking	0.00%	0.00%	0.00%	0.00%

SHARE ACCOUNTS (Savings) (1)	Dividend		Dividend	
	Rate	APY*	Rate	APY*
	Up to \$99,999.99		\$100,000 and up	
Business Share*	0.03%	0.03%	0.04%	0.04%
Business Money* Fund	0.04%	0.04%	0.05%	0.05%

Please note: Minimum average daily balance of \$250.00 is required to earn any dividends for share accounts.

Minimum average daily balance of \$500.00 is required to earn any dividends for business money fund accounts.

Minimum average daily balance of \$1,000.00 is required to earn any dividends for share draft accounts.

Please ask an associate for details on the minimum balance requirements to earn dividends for each type of accounts.

(1) Share and Share Draft Dividends are calculated based on Simple Interest Method and paid monthly. Former Business Share Draft Accounts are the same as Simply Plus Checking. 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.

Texas Bay Area 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