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TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE

Monthly: December 31, 2024 Quarterly: December 31, 2024

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Regular Savings	0.25% / 0.25%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$50.00	Daily Balance	—
Raskals Kidz Klub	0.25% / 0.25%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$50.00	Daily Balance	—
Teen Savings	0.25% / 0.25%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$50.00	Daily Balance	—
Real Savers Savings	0.75% / 0.75%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
Prime Investment (PIA)	\$1,500.00 to \$24,999.99 0.40% / 0.40% \$25,000.00 or greater 0.60% / 0.60%	Monthly	Monthly	Monthly (Calendar)	\$1,500.00	\$1,500.00	\$1,500.00	Daily Balance	—
Individual Retirement Account - Traditional	1.00% / 1.00%	Quarterly	Quarterly	Quarterly (Calendar)	\$500.00	—	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
Education Savings	0.25% / 0.25%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
Regular Checking	—	—	—	—	\$50.00	—	—	—	—
Real Tunes Checking	—	—	—	—	\$50.00	—	—	—	—
Bonus Checking Qualifications Met (see section 1)	\$0.00 to \$10,000.00 3.50% / 3.56%	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	—	Daily Balance	—
Qualifications Not Met (see section 1)	\$10,000.01 or greater 0.50% / 0.50% to 3.56%								
Cash Back Checking	—	—	—	—	\$50.00	—	—	—	—
Business Checking	—	—	—	—	\$50.00	—	—	—	—



ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Regular Savings, Raskals Kidz Klub, Teen Savers, Real Savers Savings, Individual Retirement Account - Traditional, and Education Savings accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Prime Investment (PIA), and Bonus Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Prime Investment (PIA) accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Prime Investment (PIA) accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. For Raskals Kidz Klub accounts, when you reach the age of 11 your account will be converted to a Teen Savings account and the prevailing dividend rate and annual percentage yield for that account will apply. For Teen Savings accounts, when you reach the age of 19 your account will be converted to a Regular Savings account and the prevailing dividend rate and annual percentage yield for that account will apply. The Bonus Checking account is a tiered rate account. Please refer to section 3 for additional details about this account.

2. REAL TUNES CHECKING — For Real Tunes Checking accounts, you will receive \$20.00 in initial iTunes, Amazon.com, or Google Play credit for purchases posted and settled to your account within the first 60 days of opening your account. Also, for each monthly qualification cycle, you will also receive up to \$10.00 in iTunes, Amazon.com, or Google Play credit for purchases posted and settled to your account during the qualification cycle when you meet all of the minimum qualification requirements. To meet the minimum qualification requirements, you must: 1) complete at least 10 Debit Card transactions of \$5.00 or more that post and settle your account (excluding ATM transactions); 2) enroll in and log into internet banking (Web-24); and 3) be enrolled in and

receive e-statements (valid email address required). In addition, we will refund up to \$25.00 (max. \$5.00 per single transaction) in ATM fees assessed at domestic ATMs we do not own or operate. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not receive the ATM withdrawal fee refunds. The monthly qualification cycle is defined as the period beginning one day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. The iTunes, Amazon.com, or Google Play credits will expire after 30 days. However, for the \$20.00 in initial iTunes, Amazon.com, or Google Play credit, the credit will expire after 60 days.

3. BONUS CHECKING — For Bonus Checking accounts, if your Daily Balance is \$10,000.00 or below AND you meet all of the following minimum service requirements during the qualification cycle, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply: 1) you must complete at least 10 (ten) Debit Card point of sale transactions with a minimum of \$5.00 per transaction that post and settle to your account per qualification cycle (excluding ATM transactions); 2) you must enroll in and log into internet banking (Web-24); 3) you must be enrolled in and receive e-Statements (valid email address required); 4) you must receive one direct deposit or automatic payment (ACH) that posts and settle to your account per qualification cycle. In addition, we will refund up to \$25.00 (max. \$5.00 per single transaction) in ATM fees assessed at domestic ATMs we do not own or operate. The monthly qualification cycle is defined as the first banking day of the current statement cycle through one day prior to the last banking day of the current statement cycle. If your Daily Balance is \$10,000.01 or greater AND you meet all of the minimum service requirements during the calendar month, the second Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If you fail to meet any of the minimum service requirements during the monthly qualification cycle, the third Dividend Rate and Annual Percentage Yield will apply to the entire balance in the account and ATM fees will not be refunded to you. For Bonus Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

4. CASH BACK CHECKING — For Cash Back Checking accounts, you will receive 2.50% cash back on up to \$300.00 in debit card purchases (excluding ATM withdrawals) that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. A maximum of \$7.50 cash back may be

earned per monthly qualification cycle. To meet the monthly qualification requirements: 1) you must complete at least 10 (ten) Debit Card point of sale transactions with a minimum of \$5.00 per transaction that post and settle to your account per qualification cycle (excluding ATM transactions); 2) you must enroll in and log into internet banking (Web-24); 3) you must be enrolled in and receive e-Statements (valid email address required); 4) you must receive one direct deposit or automatic payment (ACH) that posts and settle to your account per qualification cycle. In addition, we will refund up to \$25.00 (max. \$5.00 per single transaction) in ATM fees assessed at domestic ATMs we do not own or operate. The monthly qualification cycle is defined as the first banking day of the current statement cycle through one day prior to the last banking day of the current statement cycle. If you fail to meet any of the minimum service requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded.

5. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

6. DIVIDEND COMPOUNDING AND CREDITING — Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Interest is paid on the amount of money on deposit in each tier, creating a blended interest rate for the entire balance. See rate and fee schedule.

7. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Regular Savings, Raskals Kidz Klub, Teen Savers, Real Savers Savings, Prime Investment (PIA), Individual Retirement Account - Traditional, Education Savings and Bonus Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Real Savers Savings accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

8. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Prime Investment (PIA) accounts, there is a minimum daily balance required to avoid a service fee

for the dividend period. If the minimum daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Regular Savings, Raskals Kidz Klub, Teen Savers, Real Savers Savings, Prime Investment (PIA), Individual Retirement Account - Traditional, and Education Savings accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the daily balance in the account for the dividend period. The daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

9. ACCOUNT LIMITATIONS — For Real Savers accounts, the entire balance will be available for withdrawal during the months of May and November and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Real Savers Savings account, you may close it. If you close your account, you will be charged a fee as stated in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Individual Retirement Account - Traditional accounts, you may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephone order or instruction or similar order to a third party. For Education Savings accounts, you may make one (1) withdrawal per year with a fee as stated in the Schedule of Fees and Charges. If you exceed this limitation, your account will be closed. For Regular Savings, Raskals Kidz Klub, Teen Savers, Prime Investment (PIA), Regular Checking, Real Tunes Checking, Bonus Checking, and Business Checking accounts, no account limitations apply.

10. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account

Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees 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 Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

11. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1
Membership Fee	\$5.00

12. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

SCHEDULE OF FEES AND CHARGES

REAL SAVERS ACCOUNT FEES	
Account Withdrawal/Closure	\$ 25.00/Withdrawal
PRIME INVESTMENT ACCOUNT (PIA) FEES	
Below minimum Balance	\$10.00
EDUCATION SAVINGS ACCOUNT FEES	
Account Withdrawal/Closure	\$25.00/Withdrawal
OTHER SERVICE FEES	
Account Research	\$20.00/Hour (minimum of 1 hour)
Account Inquiry (phone request)	\$2.00/Request
Account Transfers (phone request)	\$5.00/Transfer

ACH Origination	Re-Occurring	N/C
	One time	\$15.00
	Manual Return Fee (per item)	\$25.00
	Single Loan Payment (online)	\$5.00
Advantage Benefit Package	\$10.00/Month	
Additional Coverage (ABP Ins)	\$1.35/Month	
Annual Debit Card	\$10.00	
ATM Withdrawal (at CU owned ATMs)	No Fee	
ATM Transaction Fee (at non-owned CU machine)	\$1.50	
Bill Pay	Free	
Bill Pay NSF	\$35.00 (each submission/resubmission)	
Bill Pay Check Copy	\$15.00	
Bill Pay Stop Payment	\$35.00	
Business Account Monthly Service	\$15.00	
Call-24/WEB-24 Inquiry	No Fee	
Cashier's Check	\$5.00	
Check Cashing (Non-Member, On Us)	\$5.00	
Check Copy	\$3.00	
Check Order (EFT)	Varies Per Check Style	
Copy	\$1.00/Copy	
Debit Card Reinstatement	\$5.00	
Debit Card Replacement	\$10.00	
eStatements	Free	
Fax	\$5.00/Fax	
Incoming/Outgoing Check Collection	Passthrough charge	
Levy/Garnishment Processing	\$50.00/Transaction	
Loan Payment Extension	\$25.00	
Loan Payment Returned	\$25.00	
Money Orders	\$2.00	
Negative Balance Fee (ATM transaction or Check Card purchase)	\$25.00	
Notary	\$6.00/Document (non-members, free for members)	
NSF (Insufficient Funds)	\$25.00/Item (each submission/resubmission)	
Online Banking	Free	
Overdraft (Transaction for overdrawn balance)	\$5.00/Transfer	

Returned Check (personal check returned)	\$25.00
Returned Deposit Item	\$10.00 (each submission/resubmission)
Returned Mail Processing	\$5.00
Savings Account Closure	\$5.00 within 30 days of opening
Statement Mailing Fee Paper Statement per Month eStatements Effective August 1, 2023	\$2.00/Month or E-statements are Free
Surcharge at CU Owned ATM (non-CLU Card)	\$3.00
Statement Print Service Charge	\$5.00/Copy
Stop Payment	\$25.00
Visa Gift Card	\$3.25
Wire Transfer Domestic (Outgoing)	\$20.00
Wire Transfer Foreign (Outgoing)	\$50.00
Share Draft Account Fees	
Paid NSF (Per Item Paid: Checks, in person withdrawals, ACH (preauthorized), Bill Payment)	\$25.00 (each submission/resubmission)
Safe Deposit Box Fees	
3x5	\$15.00/Year
3x10	\$30.00/Year
5x10	\$50.00/Year
10x10	\$100.00/Year

LOCATIONS

(Rev. 12/16/24)

CoastLife Credit Union
ADMINISTRATIVE BUILDING

6810 Saratoga Blvd.
Corpus Christi, TX 78414

(361) 985-6810
Fax: (361) 986-0636

SARATOGA
6818 Saratoga Blvd.
Corpus Christi, TX 78414

TROJAN
1909 Trojan Dr.
Corpus Christi, TX 78416

WEBER
4060 Weber Rd.
Corpus Christi, TX 78411

DOWNTOWN 5th STREET
1601 5TH St.
Corpus Christi, TX 78401

CALLEN
14001 Northwest Blvd.
Corpus Christi, TX 78410

PORTLAND
704 Buddy Ganem Dr.
Portland, TX 78374

KINGSVILLE
1209 W King Ave.
Kingsville, TX 78363

ALICE
2310 E. Main
Alice, TX 78332

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

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