

Share Rate and Fee Schedule (A)

Effective Date: 05/01/2017

The rates, charges, and fees which may apply to your Kirby Kangaroo Club account at Texas Bridge Credit Union are disclosed in this schedule.

Account Type	Dividend Rate	Annual Percentage Yield	Minimum Opening Deposit	Min. Bal. to Earn Stated APY	Dividend Period	Dividends Paid	Dividends Compounded	Balance Computation Method	Rate Type	Fees
Kangaroo Kids Club (savings)account	0.75%	0.75%	\$5.00	\$5.00	Monthly	1st day of following dividend period	Monthly	Average Daily Balance	Variable	See Below

ACCOUNT DISCLOSURE

ITEMS 1-5 , 7, 8, & 12 on share rate and fee schedule disclosure apply.

Membership- The Kirby Kangaroo Kids Club Account must maintain a minimum of \$5.00 in the share account as a condition of membership. The Annual Percentage Yield is a percentage rate which 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 (365 days). child must not be older than 12 years of age.

Fees- the Kirby Kangaroo Kids club account is limited to one (1) withdrawal per month. On the second monthly withdrawal, a \$1.00 service charge will be assessed for each additional withdrawal made from the Club Account for the calendar month.

If a Kirby Kangaroo Club account is closed within 90 days of opening, a \$5.00 closed share account fee will apply.

A Returned Deposit Fee of \$5.00 (charge-back item) will apply to each item returned not honored.

Other account fees may apply per our fee schedule

Funds Availability will be based on the conditions state on our Share Rate and Fee Schedule Effective Dated 09/01/2016

Conditions and Restrictions:

Checks made payable to adults will NOT be accepted for deposit

Account cannot be used for check cashing

Account cannot be used for ACH payments, payroll deduction, or loan transfers, transfers to other accounts, product purchase, ect.

Deposits by ACH (direct deposit), payroll deduction, or transfers are NOT eligible for Kirby Bucks (credits).