

Rates Effective for Period: January 1 – January 31, 2011

Rate, fees and charges applicable to your account at People's Trust are provided in this schedule. People's Trust may offer other rates for these accounts from time to time.

| DIVIDENDS | Share Accounts | | | | | Share Draft Accounts | | | | |
|---|-------------------------------|----------------|----------------------|-------------------------------|------------------------|----------------------|------------------|-----------------|-----------------|-----------------|
| | Super Savings | Access Savings | IRA/SEP Contributory | Christmas Club | Classic and E-Checking | Opportunity Checking | Premier Checking | Legacy Checking | Free ATM Option | Interest Option |
| | | | | | | | | | | |
| Annual Percentage Yield (APY) | 0.05% | 0.01% | 0.40% | 0.05% | N/A | N/A | 0.01% | 0.05% | 0.10% | 0.10% |
| Dividend Rate | 0.05% | 0.01% | 0.40% | 0.05% | N/A | N/A | 0.01% | 0.05% | 0.10% | 0.10% |
| Dividends Compounded | Monthly | | Monthly | | N/A | N/A | Monthly | | | |
| Dividends Credited | Monthly | | Monthly | | N/A | N/A | Monthly | | | |
| Dividend Period | Monthly | | Monthly | | N/A | N/A | Monthly | | | |
| BALANCE REQUIREMENTS | | | | | | | | | | |
| Minimum Opening Deposit | \$5 | \$5 | \$100 | \$5 | \$0.00 | \$25 | \$20 | \$20 | \$20 | \$20 |
| Minimum Balance to Avoid Service Fee** | N/A | N/A | N/A | N/A | N/A | N/A | \$300 | \$300 | \$10,000 | \$10,000 |
| Minimum Balance to Earn Stated APY (See Item 7 below) | \$25 | \$25 | \$100 | \$100 | N/A | N/A | \$0.01 | \$2500.00 | \$10,000 | \$10,000 |
| Balance Method | Daily Balance | | | | N/A | N/A | Daily Balance | | Daily Balance | |
| Account Limitations (See Item 6 below) | Account Withdrawal Limitation | N/A | N/A | Account Withdrawal Limitation | N/A | Special requirements | N/A | N/A | N/A | |
| Additional Deposits | N/A | N/A | \$50 minimum | N/A | N/A | N/A | N/A | N/A | N/A | |

Except as specifically described, the following disclosures apply to all of the accounts.

- Rate Information:** The Dividend Rate and the Annual Percentage Yield (APY) on your accounts are set forth above. The APY 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. The Dividend Rate and APY may change monthly and/or quarterly as determined by People's Trust Federal Credit Union Board of Directors.
- Nature of Dividends:** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and APY are the anticipated rates and yields People's Trust Federal Credit Union anticipates paying for the applicable dividend period.
- Compounding and Crediting:** Dividends will be compounded and credited as set forth above. The Dividend Period for each account is set forth above. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.
- Accrual of Dividends:** Dividends will begin to accrue on cash and non-cash (e.g. checks) deposits on the business day you make the deposit to your account.
- Balance Information:** The required minimum balance to open each account is set forth above. For accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.
- Account Limitations:** The account limitations for each account are set forth above. For a Super Savings Share Account in which transfer limitations apply, no more than six (6) pre-authorized, automatic, telephone or electronic transfers may be made from these accounts to another account of yours or to a third party in any month; and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account will be subject to a fee or be closed. Opportunity Checking requires direct deposit or extended holds on check deposits.
- Legacy Checking Account:** If the Daily Balance on a Legacy Checking account falls below \$10,000 for a given month, dividends for that month will be calculated using Premier Checking account Annual Percentage Yield's as described above.
- Regulatory Accounting:** Access savings, money market and checking accounts are structured into checking and savings sub-accounts for regulatory accounting purposes. The credit union may periodically transfer funds between these two sub accounts. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non interest bearing. The saving sub account will be governed by the rules governing our other savings accounts indicated within the Account Limitations (number 6) above. This process will not affect your available balance, the interest you may earn, NCUA insurance protection, your monthly statement, or any other features of this Account.

The rates appearing in this Rate and Fee Schedule are accurate and effective for share and share draft accounts as of the date indicated. If you have any questions or require current rate information on your accounts, please call People's Trust Federal Credit Union at (713) 428-3200 or 800-321-2411

❖ See Term Share and Money Market Truth in Savings Disclosures for information on those products.

This credit union is federally insured by the National Credit Union Administration.

Share Accounts Fees

Inactivity Fee - members over the age of 18 who have only a single share account with a balance less than \$250 and no activity in the last 12 consecutive months.

Super Savings Share Account excessive withdraw fee

Checking Account Fees

Premier Checking

Classic and E-Checking

Opportunity Checking

Legacy Checking

Money Market Share Account Fees

Per Check Fee Over Three (3) Checks Per Month

Electronic Funds Transfer Fees

ATM Card or Debit Card Replacement Fee

Non-PTFCU ATM Transaction Fee

(Maximum ATM Withdrawal is limited to \$600 per card, per day)

ACH Overdraft (NSF) Fee

Wire Transfer Fee (Domestic)

Wire Transfer Fee (International)

Bill Payer – Home Branch bill payment system

Safe Deposit Box Fees

Box rental fee (annual)

3 X 5

3 X 10

5 X 10

10 X 10

Lost Key Fee

Re-Key Fee

Drilled Box Fee

Other Fees (applies to all accounts)

Account Reconciliation or Research

American Express Cheques and Cheques for Two

American Express Gift Cheques

Certified Check

Credit Union Teller Check

Check Order Fees

Check printing fees

Deposited Item Return 1st party

Deposited Item Return 3rd party

Dormant Account/Escheat Fee

Early Account Closure (6 months or less)

Invalid MICR Line Processing Fee

Stop Payment

Overdraft Fee (Paid or Unpaid)

Statement Copy printed by PTFCU employee

Tax Levy/ garnishment

Temporary Checks

Phone Payments

Transaction Fees for ATM or Debit Transactions (made outside of the US)

Foreign Check Deposits

Collection Checks – Request for payment of uncollected drafts

Returned mail

Verification of Deposit Form Completion from 3rd Party

Skip a Pay Extensions

Overdraft Protection (see a representative to add to checking account)

Transfer for overdraft protection from another PTFCU deposit account.

Transfers made from savings will be in \$5.00 increments

Transfers made from an approved ready cash loan / credit card will be in \$50.00 increments.

Telephone Assisted Fee

Account Inquiries (Balance & History)

Transfers/Payments within same membership

\$2.00 per month

\$20.00

\$6.00 (if balance falls below \$300)

\$0 (no minimum balance)

\$8.00 (per month)

\$10.00 (if balance falls below \$10,000)

\$20.00

\$5.00 each card *

\$1.00 per transaction *

\$29.00

\$15.00

\$45.00

No monthly service fee or per bill charges up to 20 bills a month;
after that a \$0.40 per bill, per month charge will apply.

Regular

\$25.00

\$35.00

\$65.00

\$95.00

\$25.00

Varies

\$125.00

Dream Builders Account

\$0

\$10.00

\$40.00

\$70.00



Federal Credit Union

Truth In Savings

Share and Share Draft Rate

And

Disclosure

Schedule

P O Box 4511, Houston, TX 77210-4511

For 01/01/11 through 01/31/11

* Fees waived for Legacy Checking with minimum daily balance of \$10,000.00.