



**EL PASO CORPORATION
FEDERAL CREDIT UNION**
1001 Louisiana, Suite EB131
Houston, TX 77002

TRUTH-IN-SAVINGS DISCLOSURE

Last Dividend Declaration Date:

(713) 420-2733 • (800) 221-4299

Fax: (713) 420-2515 • www.elpasocorpcu.org

The rates, fees and terms applicable to your account at the Credit Union are provided in 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
<input type="checkbox"/> Share Dividends	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	See Paragraph 6
Balances									
\$5.00 - \$5,000.00	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	—
\$5,000.01 - \$20,000.00	/								
\$20,000.01 - \$50,000.00	/								
Greater than \$50,000.00	/								

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 Share 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 which is set forth in the Rate Schedule. The **Share** account is a tiered rate account. If your average daily balance is from \$5.00 to \$5,000.00, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$5,000.01 to \$20,000.00, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$20,000.01 to \$50,000.00, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is greater than \$50,000.00, the fourth dividend rate and annual percentage yield listed for this account will apply. 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.

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

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting of dividends and the dividend period applicable to each account are set forth in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. ACCRUAL OF DIVIDENDS — For Share accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. BALANCE INFORMATION — The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share accounts, there is a minimum average daily balance of \$5.00 required to maintain the account. For Share accounts, there is a minimum average daily balance required to obtain the annual percentage yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated annual percentage yield. For Share accounts using an average daily balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

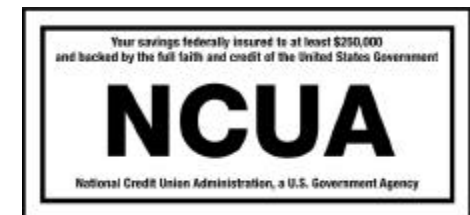
6. ACCOUNT LIMITATIONS — For Share accounts, no account limitations apply.

FEE SCHEDULE

Returned Checks	\$10.00
Returned EFT	\$10.00
Stop Payment Request	\$12.50
Excessive Withdrawal	\$10.00
CREDIT UNION MEMBERSHIP	
Membership Share	\$5.00 par value, required to keep account open and to receive dividends

The rates and fees appearing with this Schedule are accurate and effective for accounts as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Transaction Hours:
Mon - Fri 8:00 a.m. - 3:00 p.m.



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