YOUTH SAVINGS ACCOUNT

Share Rate and Fee Schedule (A)

Effective Date: 07/01/2026

The rates, charges, and fees which may apply to your Youth Savings 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
Youth Savings Account	3.20%	3.25%	$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 Youth Savings 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. Once child reaches the age of 13 the account will now be considered a regular share account requiring a minimum of $25.00 to remain open.

Fees-The Youth Savings 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 Youth Savings 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.

Funds Availability will be based on the conditions state on our Share Rate and Fee Schedule Effective Dated 07/01/2026