

Truth in Savings Disclosure

My Goal Saver Account-Non-Interest Bearing Account

RATE INFORMATION

This account does **not earn interest**. No interest will be accrued or paid on any balance maintained in the My Goal Saver accounts.

COMPOUNDING AND CREDITING

Not applicable. Since this account does not earn interest, there is no compounding or crediting of interest.

MINIMUM BALANCE REQUIREMENTS

A minimum deposit of \$1 is required to open the My Goal Saver account. There is no minimum balance to maintain the My Goal Saver account.

BALANCE COMPUTATION METHOD

Not applicable. No interest is computed on the account balance.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS

Not applicable.

TRANSACTION LIMITATIONS

- Funds may be transferred only between your own accounts at Texas First Bank **using online banking**. There are no minimum balance requirements for these transfers, and you may make an unlimited number of transactions during each statement cycle.
- **Check writing is not available** with this account, and it **cannot be used to make payments to third parties**.
- **Preauthorized transfers to external accounts are not permitted**.
- The account is **not connected to ATM services**, so you won't be able to make ATM withdrawals or deposits.
- If you close the Texas First Bank checking or savings account that is linked to and funds your My Goal Saver account, you are required to close your My Goal Saver account at the same time. The My Goal Saver account cannot remain open without an active, eligible funding account.

FEES AND CHARGES

No Fee or Charges associated with the My Goal Saver Accounts.