



Southwest Airlines Federal Credit Union

www.swacu.org

DALLAS
2430 Shorecrest
Dallas, TX 75235
800.262.5325

HOUSTON
8441 Gulf Frwy., Suite 103
Houston, TX 77017
800.262.5325

PHOENIX
2330 E. Jones Ave, Suite 6
Phoenix, AZ 85040
800.262.5325

EULESS
801 W. Euless Blvd, Suite 104
Euless, TX 76040
800.262.5325

Account Disclosure Supplement and Schedule of Fees and Charges

INSTRUCTIONS This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures. The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE:				
		VARIABLE RATE		
Account Type	BALANCE	PROSPECTIVE DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	
<input type="checkbox"/> Membership Savings (2)	\$100.00 & Greater	_____ %	_____ %	
<input type="checkbox"/> Youth Membership Savings (2)	\$100.00 & Greater	_____ %	_____ %	
<input type="checkbox"/> LUV Fund (2)(3)	\$2,000.00 - \$9,999.99	_____ %	_____ %	
	\$10,000.00 - \$49,999.99	_____ %	_____ %	
	\$50,000.00 & Greater	_____ %	_____ %	
<input type="checkbox"/> LUV Checking Rewards (2)(4)	Less than \$25,000.01	_____ %	_____ %	
	\$25,000.01 & Greater	_____ %	_____ %	
<input type="checkbox"/> Coverdell Educational Savings (2)		_____ %	_____ %	
<input type="checkbox"/> Individual Retirement Account (2)		_____ %	_____ %	
<input type="checkbox"/> ROTH Individual Retirement Accounts (2)		_____ %	_____ %	
		FIXED RATE		
Account Type	MINIMUM BALANCE	TERM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Term Share Certificate (1)	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
<input type="checkbox"/> IRA Term Share Certificate (1)	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %

Account Type	FIXED RATE (continued)			
	MINIMUM BALANCE	TERM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Jumbo Term Share Certificate (1)	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
<input type="checkbox"/> Jumbo IRA Term Share Certificate (1)	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
<input type="checkbox"/> Mega Jumbo Term Share Certificate (1)	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
<input type="checkbox"/> Mega Jumbo IRA Term Share Certificate (1)	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %

- (1) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days. The Interest Rate(s) and Annual Percentage Yield(s) shown herein are current as of the effective date. For more current rates, please call (800) 262-5325.
- (2) For the purposes of this disclosure, this is a rate and Annual Percentage Yield as of the last dividend declaration date of _____. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change every dividend period as determined by Our Board of Directors.
- (3) All deposited funds earn the rate for the tier that is consistent with Your total Account balance.
- (4) Only the deposited funds that comprise each tier earn the rate for that tier.

Schedule of Fees & Charges

Savings Accounts

Closing Fee (within 90 days of opening) \$10.00

Checking Accounts

	Per Item
Minimum Balance to Open	\$30.00
FREE LUV Checking Account	Free
NSF Check (per check)	\$32.00
Stop Payment	\$30.00
Stop Payment (credit union check)	\$30.00
Teller Checks (payable to member)	Free
Money Orders	\$2.00
Cashier's Checks	\$2.00
Copy of Monthly or Quarterly Statement	\$2.00
Copy of Personal Processed Check (2 free per month)	\$2.00
Copy of Credit Union Issued Check	\$3.00
Account History (mini statement)	\$2.00
Overdraft Transfer from Savings (per transaction)	\$3.00
Overdraft Protection from Loan (per transaction)	\$3.00
Check Printing	varies by style

ATM/Debit Card and Telephone Banking

ATM/Debit Card (replacement card)	\$5.00
Custom Debit Card	\$10.00
Telephone Banking	Free
Home Banking Internet Account Access	Free

Online Bill Pay

	Per Item
Same Day Payment (electronic)	\$9.95
Same Day Payment (paper check)	\$14.95
Person-to-Person Payment	\$0.50
Account-to-Account Payment	Free
Online Bill Pay Stop Payment	\$25.00

Other Fees

	Per Item
Non-Sufficient Funds Caused by an ACH or Recurring Debit Transaction	\$32.00
Checks Drawn on Another Financial Institution and Returned to CU (fee on each returned check)	\$32.00
Courtesy Pay Fee (Check, Bill Pay, ACH, etc.)	\$30.00
Domestic Outgoing Wire Transfer	\$25.00
Foreign Check Collection	\$7.50 min.
Domestic Western Union Transfer	\$25.00
Western Union Quick Collect	\$15.00
Extensive Account Research (one hour minimum)	\$25.00 per hr
Bad Address Fee (per month)	\$5.00
Inactivity Fee - no activity for 6 months (per month)	\$5.00
ACH Debit Origination	Free
ACH Debit Origination Return Item	\$30.00
Fed Ex Overnight	\$10.00
Fed Ex Saturday Delivery	\$20.00
Levy/Garnishment Administration	\$40.00
Paper Statement (waived for members under the age of 18 and over the age of 65)	\$1.00
Payment Via Debit Card (through www.swacu.org)	\$10.00
Payment Via Debit Card (over the phone)	\$12.00
Escheat Fee	\$50.00