



# 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. Eules Blvd, Suite 104  
Eules, 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:			
Account Type	VARIABLE RATE		
	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)		_____ %	_____ %

Account Type	FIXED RATE			
	MINIMUM BALANCE	TERM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Term Share Certificate (1)	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
<input type="checkbox"/> IRA Term Share Certificate (1)	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
	_____	_____	_____ %	_____ %
<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) \$30.00

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 Flash Forward 24/7

ATM/Debit Card Transaction (non-CU ATMs & out of network ATMs) Free

ATM/Debit Card Transaction (CU-Owned ATMs & machines in network) Free

ATM/Debit Card (Debit) Transaction Point of Sale Free

ATM/Debit Card (replacement card) \$5.00

Custom Debit Card \$10.00

Flash Forward 24/7 Audio Response 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 \$30.00

Checks Drawn on Another Financial Institution and Returned to CU (fee on each returned check) \$30.00

Courtesy Pay Fee (Check, Bill Pay, ACH, etc.) \$28.00

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