

**Business Membership Account Agreement – Important Notice**

The Credit Union has made a change to Your Texans Credit Union Business Membership Account Agreement (“Agreement”). The change is intended to clarify our agreement with members and/or reflect changes in the laws governing the accounts and services we provide. Your continued use of your account(s) indicates your acceptance of these changes. All other terms and conditions of your Agreement still apply. The following provision has been revised:

**The following term will apply to your Business Membership Account Agreement.**

**BUSINESS MEMBERSHIP, ACCOUNT AND ACCOUNT SERVICES AGREEMENT  
GENERAL PROVISIONS**

**9. Power of Attorney. Replaced with the following:**

Texans will only accept durable powers of attorney. Texans will accept a power of attorney in accordance with the provisions of Texas state law. Texans may also refuse acceptance of a power of attorney for the reasons permitted under such law. In the event acceptance of a power of attorney is refused, Texans will provide you written notice of, and explanation for, such refusal within the timeframe designated under law. You agree that we have no obligation to verify the scope, authenticity and/or validity of any power of attorney presented to us. You further agree that we have no duty to inquire as to the use or purpose of any transaction requested or performed by your agent. We will continue to recognize the authority of your agent until we receive your written notice of revocation of your power of attorney, and have had reasonable time to act upon such revocation. You agree to indemnify and hold Texans harmless for its acceptance of any power of attorney that we believe, in good faith, you have authorized.