

| | OVERDRAFT PROTECTION | COURTESY PAY |
|--|---|--|
| Overview | <p>Transfers money from your Texans Savings, Line of Credit or Money Market account to cover your overdrafts.</p> <p>“Your first line of defense”</p> | <p>Texans advances you funds, as a discretionary courtesy, to cover your overdrafts.</p> <p>Kicks in after Overdraft Protection – when you do not have an overdraft account setup or when there are not enough available funds to cover the overdraft.</p> |
| Covered Items <i>(automatically included with checking account)</i> | <ul style="list-style-type: none"> • Checks you write • Automatic payments deducted from your account (ie: bill payments) • Everyday debit card transactions • ATM transactions | <ul style="list-style-type: none"> • Checks you write • Automatic payments deducted from your account (ie: bill payments) |
| Covered Items <i>(not automatically covered; need member permission)</i> | N/A | <ul style="list-style-type: none"> • Everyday debit card transactions • ATM transactions <p><i>You must opt-in to have these items covered. Opt in online or complete our paper form.</i></p> |
| Eligible Checking Accounts | All Texans Checking Accounts | All Texans Checking Accounts ¹ |
| Additional Account Requirements | N/A | <ul style="list-style-type: none"> • Account is in good standing • You are making regular deposits • No excessive overdrafts • Account is open for at least 30 days |
| Cost | <ul style="list-style-type: none"> • No charge to be enrolled • \$5.00 per transaction when used* | <ul style="list-style-type: none"> • No charge to be enrolled • \$35.00 per covered item when used² |
| Benefits | <ul style="list-style-type: none"> • Provides back-up funds in savings or line of credit • Avoid potentially embarrassing situations • Protects against additional fees from merchants • Protects your credit history | <ul style="list-style-type: none"> • Offers additional line of protection beyond Overdraft Protection • Avoid potentially embarrassing situations • Protects against additional fees from merchants • Protects your credit history |

* Federal regulations establish the maximum number of remote transactions that can be made each calendar month on Money Market and Share Accounts. Members may not make more than six transfers and/or withdrawal transactions on their Share Account or Money Market Account by check, draft, debit card, PC, Telephone Access Line, Online Banking, telephone or written instruction. Transactions made in person, by mail or at an ATM do not apply. Credit approval required for a Texans Line-of-Credit. A joint owner on your checking account, who is not a joint owner on your Share (savings), Money Market, and/or co-borrower on your Texans Line-of-Credit, will have access to your Share (savings), Money Market, and/or Texans Line-of-Credit. Up to two accounts may be selected for overdraft protection. Other checking accounts excluded as overdraft option.

1. Available for those under 18 with parent or legal guardian's signature.

2. If a Texans Check Card transaction occurs, an ACH transaction occurs, you write a check, you perform a transaction by any other electronic means, or you take other action that results in your Account becoming overdrawn, Texans may pay the item which exceeds the Available Balance, as defined in the Consumer Membership Account Agreement, in your account up to \$750, including fees. If at any time the limit has been reached, items that exceed the limit will be returned unpaid and you will incur a charge for a returned item due to insufficient funds (NSF fee). Accounts are subject to closure if a negative balance remains after 10 business days. Whether or not the overdraft will be paid is discretionary and Texans reserves the right not to pay. For example, Texans typically does not pay overdrafts if your account is not in good standing, you are not making regular deposits, or if you have too many overdrafts. Your account may become eligible for Courtesy Pay after the account has been open for a minimum of 30 days.