

**Membership, Account and Account Services Agreement– Important Notices**

The Credit Union has made changes to Your Texans Credit Union Consumer Membership Account Agreement (“Agreement”). The changes are intended to clarify our agreements 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 and Schedule still apply. The following provisions have been revised:

**The following terms will apply to your Consumer Membership Account Agreement.**

**MEMBERSHIP, ACCOUNT AND ACCOUNT SERVICES AGREEMENT  
GENERAL TERMS AND CONDITIONS****14. Powers of Attorney.**

**Replaced section 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.

**23. Termination of Account(s) and Services(s).**

**Added the following:**

**or (18) you use one or more Texans credit or debit cards in a manner we believe is intended to abuse a rewards program.**

**37. Minors Accounts.**

**Replaced section with the following:** For any account established by a minor, the credit union reserves the right to require the minor account to be a joint or multiple party account with an owner who is at least 18 years of age, who shall be primarily liable to the credit union for any returned item, overdraft, or unpaid charges. Even if there is a joint owner, we may make payments of funds directly to the minor. Unless a guardian or parent is an account owner, the guardian or parent shall not have any right to access the account other than in a custodial capacity. We have no duty to inquire about the use or purpose of any transaction by the minor, parent or guardian or any account owner. All owners agree that we will automatically change the minor account status to a general membership when the minor reaches the age of majority. All standard account products and services or the continuation of products and services will be available based on eligibility and standard fees will apply as listed in the Disclosures and Deposit Account Disclosure Important Notices and the Texans Fee Schedule.

**43. Liability; Disputes and Costs and/or Fees.**

Third paragraph replaced with the following: If you or any representative or purported representative submits to us any instructions or requests (“instruction”) based on a legal document including but not limited to a Court Order, Appointment or Trust you agree we may not honor such instruction until such time as we are satisfied of the legality and/or authenticity of the instruction.

**ELECTRONIC FUNDS TRANSFER SERVICES AGREEMENT AND DISCLOSURES**

Section for Special Rules for Business Accounts has been removed as it is already included in the Business Membership Account Agreement.