



Your Revised Accounts and Services Agreement

Effective April 28, 2025

Business Membership Account Agreement – Important Notices

The Credit Union has made changes to your Texans Credit Union Business Membership Account Agreement (“Agreement”) and the Business Deposit Account Disclosure - Important Notices: Fee Schedule (“Schedule”). 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 Business Membership Account Agreement

BUSINESS MEMBERSHIP ACCOUNT AGREEMENT GENERAL PROVISIONS

Your Agreement has been updated to clarify the following:

3. Inactive and Abandoned Accounts. Clarified inactive account criteria and when an inactive account may be closed. Removed references to an inactivity fee.

If you have not made any Transactions within one year, we may classify your account(s) as *inactive*. If your account is inactive and has a zero balance, your account may be closed.

Per Texas state law, an Account is considered inactive if for more than one year there has not been a debit or credit to the Account because of an act by you or your agent (other than us) and you have not communicated with us. An account is generally only considered *dormant* when an applicable State law requires such classification (i.e., dormant or abandoned). Although having no obligation to do so, we reserve the right to not classify a particular account as either inactive or dormant if any owner thereof has other active accounts or services with us. If an Account is presumed abandoned, we are required to report the abandonment and to pay the funds in the Account to the state of Texas or state of your last known address. Once funds have been turned over to the state, we have no further liability to you for such funds and if you choose to reclaim such funds, you must apply to the appropriate state agency.

The following terms will apply to your Business Deposit Account Disclosure – Important Notices

Business Deposit Account Disclosure – Important Notices: Fee Schedule

No longer charging an inactivity fee. Removed the following:

Deposit Services Fees	Inactivity Fee Checking account with no activity for 120 days Fee is waived if the account has an average daily balance of \$2,000 or more	\$5 per month of inactivity
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