

Membership, Account and Account Services Agreement– Important Notices

The Credit Union has made changes to the Deposit Account Disclosure - Important Notice: Member 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 Deposit Account Disclosure – Important Notices.

**Deposit Account Disclosure – Important Notices: Member Fee Schedule
Important Updates**

Changed the following fees and updated the related disclosures.

Effective October 1st, 2023.

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| Safe Deposit Boxes Fees Safe deposit boxes subject to availability. Select locations only. | Safe Deposit Boxes: Annual rental fee | 3” x 5” x 22” 3” x 10” x 22” 5” x 10” x 22” 10” x 10” x 22” | \$40 \$60 \$90 \$120 |
| | Online Bank Transfers: Account link (bank to bank) Incoming Outgoing | | None None |
| | Automated Phone Banking | | None |
| | Return ACH Item (Deposit or Payment): Returned due to: insufficient funds in account, closed account, authorization revoked, unauthorized debit, account frozen or incorrect account number | | \$25 |

Removed the following disclosure: Transfer Limits are available at time of transaction in Digital Banking. External transfers are limited to \$2,000 per day or \$5,000 per month, per member. A transfer can take between 3-4 banking days to process. A transfer must be completed prior to a new transfer being scheduled. Only one transfer is allowed at a time. If “back to back” transfers are scheduled subsequent transfers will be cancelled. You are only allowed to make one transfer every 5 banking days.

Effective November 1st, 2023.

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| ATM Fees And Debit Card Fees | Non-Texans, non-CO-OP, or non-Allpoint ATM Transaction in US, ATM Withdrawal Service Charge and ATM Inquiry Fee: Any inquiries, transfers, or withdrawals while using non-Texans, non-CO-OP or non-Allpoint ATM | \$3 per transaction, plus any fees the ATM owner charges |
| | Foreign Transaction Fee (formerly called Exchange Rate Adjustment): ATM withdrawals in a currency other than US dollars in a foreign country at a non-Allpoint ATM | 2% of transaction , plus any fees the ATM owner charges |