



Your Revised Accounts and Services Agreement

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 June 1st, 2024.

Overdraft Fees	Overdraft (OD) Protection Transfer (Tran) Fee (If you are enrolled): Texans transfers money from a Savings, Money Market or Personal Line of Credit account	\$5 per transfer from Money Market Account No fee assessed on transfers from Savings or Personal Line of Credit. Interest will apply for transfers from your Texans Personal Line of Credit.
	Uncollected Funds (UCF) Protection Transfer Fee (Overdraft Protection) (If you are enrolled): Texans transfers money from a Savings, Money Market or Personal Line of Credit account	\$5 per transfer from Money Market Account No fee assessed on transfers from Savings or Personal Line of Credit. Interest will apply for transfers from your Texans Personal Line of Credit.
Deposit Services Fees	Stop Payment Fee: Initial request or renewal of existing request	None
Wire Transfers Fees	Wire Out Charge: Domestic - A wire transfer that you send from your account to another US bank	\$25
	Foreign (INTL Wire) - A wire transfer that you send from your account to a bank account outside the US	Fee disclosed at the time of transaction
Miscellaneous Services Fees	Cashier’s Checks	None
	Cashier’s Checks / Money Order Replacement	None
	Money Orders	None

Removed the following fee.

Miscellaneous Services Fees	Lien Release Fee, non-mortgage loans	\$15
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