



## Your Revised Accounts and Services Agreement

Effective April 28, 2025

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

The Credit Union has made changes to your Texans Credit Union Consumer Membership Account Agreement (“Agreement”) and 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 Consumer Membership Account Agreement

##### MEMBERSHIP, ACCOUNT AND ACCOUNT SERVICES AGREEMENT GENERAL TERMS AND CONDITION

Your Agreement has been updated to clarify the following:

**15. Courtesy Pay, Overdraft, and Overdraft Protection Plan.** Removed reference to availability of funds on “inactive” accounts in last paragraph of section.

However, an overdraft or insufficient funds fee may be charged if you have a negative balance in your account from a check, ACH transaction, recurring transaction, or other type of transaction that is not a one-time point of sale transaction. Consent remains effective until you revoke it or if the debit/ATM card, or overdraft service is terminated by us. You may apply for and receive the benefits of a specific agreement for overdraft protection. If approved by us, you agree the terms of any such agreement(s) shall also apply. Each party to any of your Accounts will be jointly and severally liable for overdrafts caused by any other party to such Account. Accounts are subject to closure if a negative balance remains after 10 business days. Whether or not the overdrafts will be paid is discretionary and we reserve the right not to pay.

**25. Inactive or Dormant 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 on your account 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.

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

##### Deposit Account Disclosure – Important Notices: Member Fee Schedule

No longer charging an inactivity fee. Removed the following:

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