



Your Revised Accounts and Services Agreement

Effective July 01, 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"). 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 still apply. The following provisions have been revised:

The following terms will apply to your Consumer Membership Account Agreement

CONSUMER MEMBERSHIP ACCOUNT AGREEMENT OUR FUNDS AVAILABILITY POLICY

The following sentences in **OUR FUNDS AVAILABILITY POLICY** section have been updated to reflect changes to the amounts made available when depositing funds in transaction accounts:

MOBILE OR ATM DEPOSITS

The first **\$275** of checks will be available on the same day you deposit them in the ATM. The remaining funds will be available on the second business day following the first business day of the deposit, including deposits of other items in excess of **\$275** normally subject to immediate availability.

LONGER DELAYS MAY APPLY

The first **\$275** of your deposits, however, may be available on the same business day we receive the deposit.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- You deposit checks totaling more than **\$6,725** on any one day.

SPECIAL RULES FOR NEW ACCOUNTS

Funds from deposits of the first **\$6,725** of a day's total deposits of cashier's, certified, teller's, travelers, and federal, state and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over **\$6,725** will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first **\$6,725** will not be available until the second business day after the day of your deposit.

SHARED BRANCHING DISCLOSURES

With respect to items deposited at shared branch locations (meaning branches of credit unions other than this Credit Union that accept deposits for our members through participation in a shared branch network), funds will be available as stated above subject to the following exceptions:

- Your Ability to Withdraw Funds – Our policy is to delay the availability of funds from non-cash deposits that are accepted at a shared branch location. In the case of check deposits, the first **\$275** of your deposits will generally be available no later than the first business day after the business day of deposit. The remainder will not be available until after the second business day from the date of deposit. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written or other withdrawals you have authorized.