

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 General Terms and Conditions:

37. Multiple Party Accounts. (last sentence) Per Texas law, a divorce subsequent to a member’s designation of his/her spouse or spouse’s family member as beneficiary on an account may void such designation.

Multiple Party Accounts Without Right of Survivorship. (first sentence) If an Account, other than a Certificate Account, was opened by two or more parties prior to April 1, 2014,; or if one or more parties were added to a Single Party Account prior to April 1, 2014; or the Account was opened at Las Colinas Federal Credit Union prior to May 1, 2026, the Account could have been designated as a Multiple-Party Account without right of survivorship.

38. Payable on Death Designations. (last sentence) Per Texas law, a divorce subsequent to a member’s designation of his/her spouse or spouse’s family member as beneficiary on an account may void such designation

44. Club Accounts. The Credit Union may offer club plan account(s) to help you save for Christmas, vacations or other purposes. At the end of the club account period, you authorize the Credit Union to pay the Balance in your account by depositing the Balance into any account designated by you, or by such other means set forth in the Schedule, as applicable. If paid electronically, this payment is deemed a pre-authorized transfer. If you withdraw funds during a period, we may require you to withdraw the entire Balance and not allow additional deposits until the following club period. Please refer to the Consumer Fee Schedule for fees related to additional withdrawals.

TRUTH-IN-SAVINGS DISCLOSURES – SAVINGS AND CHECKING ACCOUNTS

7. Bonuses: From time to time Texans Credit Union may offer cash or non-cash premiums, gifts, awards or other consideration in exchange for opening, maintaining, renewing or increasing an account. The bonus amount and the requirements to obtain such bonuses may vary at our discretion and will be disclosed to you at the time the bonus is offered. If the value of any bonuses paid to you exceeds \$10.00, the fair market value of the bonus will be taxable to you and will be reported as earnings on the account that is opened.

**TRUTH-IN-SAVINGS DISCLOSURES – CERTIFICATE OF DEPOSIT ACCOUNTS
(Certificate of Deposit, IRA and CESA Certificate Accounts)**

9. Renewal Policy: Your Certificate of Deposit account will automatically renew at maturity for a like term at the interest rate and APY then in effect. Promotional Term Certificates will renew at maturity as defined in the Certificate of Deposit Truth in Savings Rate Schedule effective at the time of opening. You will have a grace period of ten (10) calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. If the balance on a Certificate Account of \$100,000 or more falls below the minimum balance requirements, it will automatically renew at the lower APY for the same term Certificate Account. However, the Credit Union reserves the right to give the owner written notice, not less than 15 days prior to the maturity date, that the account will not be renewed. In the event that the Certificate is not renewed, funds in the Account on the maturity date will be paid into the Account you have designated on the Certificate. If you have designated the Certificate Account as your Interest Payment Account, funds in the Account will be paid into your regular Savings Account. The rate of earnings for any renewal terms shall be at the rate the Credit Union is then offering on the same accounts in this class. If you instruct us not to renew your account, then no interest will be paid after the stated maturity date.

ELECTRONIC FUNDS TRANSFER SERVICES AGREEMENT AND DISCLOSURES

2. Texans Debit Cards/Business Debit Cards.

LIMITS ON TRANSFERS. Using your Texans Debit Card, the standard limit point of sale transactions and remote purchases (e.g., internet purchases, phone purchases, etc.) is \$2,500 within a 24-hour period as long as the purchases or withdrawals do not exceed the Available Balance in your Account at the time of the transaction, unless you have opted in to courtesy pay or overdraft protection. These limits may vary based on account activity.

Removed the following as this service is no longer available:

7. Texans Text Banking Service. You may make the following types of transfers on the Text Banking Service: find out Account balances, view the five most recent transactions on the primary account, transfer between the primary account and the transfer account you have registered, receive certain transaction or balance alerts and un-enroll in the Text Banking Service.

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

Deposit Account Disclosure – Important Notices: Member Fee Schedule

The Fee Schedule has been updated.

Revised the following fees:

Deposit Services Fees	Temporary Check Fee: Existing accounts	\$3 per four checks (four-check minimum)
Electronic Services Fees	Pre-Authorized One-Time Payments: Telephone, IVR, and Web Center Payments	\$10

Removed the following fees:

Deposit Services Fees	Domestic Collection Cash Letter: Requires signature endorsement (no stamps) Generally up to 6-8 week delay of funds; includes oil and gas leases and bonds (excluding savings bonds)	\$25 – Members are also responsible for fees assessed by other financial institutions involved in the collection process including any fees for nonpayment or return of item(s)
	Foreign Collection (Coll) Cash Letter Fee (less than \$200): Requires signature endorsement (no stamps) Generally up to 6-8 week delay of funds	\$25 – Members are also responsible for fees assessed by other financial institutions involved in the collection process including any fees for nonpayment or return of item(s)
	Foreign Collection (Coll) Collected Credit (Cr) Fee (\$200 or greater): Requires signature endorsement (no stamps) Generally up to 6-8 week delay of funds	\$55 – Members are also responsible for fees assessed by other financial institutions involved in the collection process including any fees for nonpayment or return of item(s)

Added the following fees:

Deposit Services Fees	Holiday Club Savings Excessive Withdrawal Fee: Existing accounts only. Not opening new accounts	\$10 – fee charged per additional withdrawal transaction
Safe Deposit Boxes Fees	Key Replacement Fee	\$25
	Drill Box Fee	Cost Incurred