

It is important to understand how your Texans Credit Union business accounts work. We are committed to providing the information you need to help manage your account. This guide will explain the additional banking services and fees for various business account products.

**This guide is part of your Membership Account Agreement Disclosure and contains additional information about the fees and features of your account. Except for the terms, fees or account features included here, all other terms and conditions of your Membership Account Agreement Disclosure still apply.

ATM Fees And Debit Card Fees¹ Texans ATM – an ATM that prominently displays the Texans Credit Union name and logo on the ATM CO-OP ATM – an ATM that prominently displays the CO-OP name and logo on the ATM Allpoint ATM – an ATM that prominently displays the Allpoint name and logo on the ATM Non-Texans, non- CO-OP and non- Allpoint ATM – an ATM that does not prominently display the Texans Credit Union name and logo, the CO-OP name and logo, or the Allpoint name and logo on the ATM	Texans, CO-OP and Allpoint ATM Transactions¹: Using a Texans, CO-OP or Allpoint ATM to complete any transaction	\$0 per transaction
	Non-Texans, non-CO-OP, or non-Allpoint ATM Transactions in US, ATM Withdrawal Service Charge and ATM Inquiry Fee¹: Any inquiries, transfers, or withdrawals while using non- Texans, CO-OP or non-Allpoint ATM	\$3 per transaction, plus any fees the ATM owner charges
	Foreign Transaction Fee¹ (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
	Non-ATM Cash Fee: Using your Texans Debit Card to withdraw cash from a teller at a financial institution that is not Texans	\$4 each
	Card Replacement Fee	\$5 per card, per occurrence
	Card Replacement (Rush Request): Express shipping of replacement debit or ATM card	\$20 to \$150 depending on shipping destination
	Courtesy Pay Fees: Insufficient Funds Fee (paid) OR Insufficient Funds Fee (NSF) (paid) OR Insufficient Funds Fee (UCF) (paid): Texans pays for an item when your Available Balance in an account is not sufficient to cover a transaction	\$35 for each item we pay (to include repeat presentments of an item if previously returned)
Overdraft Fees^{2,3}	Insufficient Funds Fees: Insufficient Funds Fee (NSF) (Returned) or Insufficient Funds Fee (UCF) (Returned): Texans returns an item when your Available Balance in an account is not sufficient to cover a transaction	\$35 per occurrence (to include repeat presentments)
	Overdraft (OD) Protection Transfer (Tran) Fee (If you are enrolled): Texans transfers money from a Savings, Money Market or Personal Line of Credit account	\$10 per transfer from a Money Market Account No fee assessed on transfers from a Savings or Personal Line of Credit. Interest will apply for transfers from your Texans Personal Line of Credit. (sole proprietorships only)
	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	\$10 per transfer from a Money Market Account No fee assessed on transfers from a Savings or Personal Line of Credit. Interest will apply for transfers from your Texans Personal Line of Credit. (sole proprietorships only)

Deposit Services Fees⁴	Check Cashing for Non-Members Only for "on us" checks	\$5 per item
	Check Copy Fee All accounts	\$3 per check or free in online banking
	Coin and Currency Processing Coin – bagged or loose Coin – rolled Currency special handling Coin and currency deposits	\$5 or 5% whichever is greater \$0.10 per roll \$0.35 per strap \$0.50 per strap \$0.15 per \$100 deposit (minimum \$0.15)
	Deposit Correction	\$3 per item
	Deposit Zipper Bag First one is free	\$5
	DocuSign Document Paper Copy Fee Documents no longer available to be printed from DocuSign, (see Texans Credit Union Electronic Record and Signature Disclosure for availability information).	\$3 per item
	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) Members are responsible for fees assessed by other financial institutions involved in the collection process	\$25 – Requires signature endorsement (no stamps) Generally up to 6-8 week delay of funds
	Foreign Collection (Coll) Collected Credit (Cr) Fee (\$200 or greater) Members are responsible for fees assessed by other financial institutions involved in the collection process	\$55 – Requires signature endorsement (no stamps) Generally up to 6-8 week delay of funds
	Legal Processing Fee Levy, garnishment, etc.	Varies per occurrence (\$100 minimum)
	Monthly Service Fee⁴	\$25 per month Business Checking (no new accounts being opened) \$15 per month Business Non-Profit Checking \$10 per month Business Performance Money Market
	Redeposit Returned Deposit	\$3 per item
	Returned Mail Fee	\$5
	Statement Print Service Charge Statements, images, computer printouts, etc.	\$3 per item
	Stop Payment Fee Initial request or renewal of existing request	None
	Temporary Check Fee Existing accounts	\$5 per four checks (four-check minimum)

Wire Transfers Fees ⁵	Domestic and Foreign Incoming Wire Fee A wire transfer that is deposited into your account from another bank	\$10
	Wire Out Charge Domestic - A wire transfer that you send from your account to another US bank Foreign (INTL Wire) - A wire transfer that you send from your account to a bank account outside the US	\$25 Fee disclosed at the time of transaction
	International Tracers, Amendments, Reversal Requests	Fee varies with a maximum charge of \$100 , per request
Research Services Fees	Account Research and Reconciliation	\$20 per hour (\$20 minimum)
	Verification of Deposit Letter	\$10 per letter
	Current Balance Letter Fee	\$10 per letter
Electronic Services Fees ⁶	Automated Phone Banking: (Texans Over-the-Phone Banking Interface)	None
	Insufficient Funds Fee Paid Item: Including Courtesy Pay	\$35
	Online Banking for Business Setup fee Monthly service charge	None None
	Online Bank Transfers for Business Account link (bank to bank) Incoming Outgoing	None None
	Online Bill Pay Service for Business Monthly service charge (all accounts)	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 ⁶	\$25
Miscellaneous Services Fees ⁷	Cashier's Check	None
	Cashier's Checks⁷ / Money Order Replacement	None
	Debit Card Billing Dispute May be assessed only if it is determined that no billing error actually occurred and the dispute was <u>not</u> made in good-faith	\$25 per transaction
	Lien Release Fee	\$15
	Money Orders Up to \$1,000	None
	Notary Public Service Charge	None
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
	Refundable Key Deposit	\$15



Business Deposit Account Disclosure Important Notices Member Fee Schedule

¹ When you use a non-Texans, non CO-OP or non-Allpoint ATM, you may be charged a fee (sometimes known as a surcharge) by the ATM operator. Inquiries and Fund Transfers will still incur a fee. Additional foreign transaction fees charged by the Card Network may still apply on all transactions including those done at a CO-OP or an Allpoint ATM.

² If a Texans Business Debit Card transaction occurs, an ACH transaction occurs, you write a check, you perform a transaction by any other electronic means, or you take other action that results in your Business Account becoming overdrawn, Texans may pay the item which exceeds the available balance in your Account up to \$750, including fees. If at any time the limit has been reached, new attempted business debit card transactions will be declined. Additionally, check, ACH and pending or already-processed debit card transactions that exceed the limit will be returned unpaid and you will incur an Insufficient Funds Fee. Insufficient Funds Fee (NSF) (Returned) or Insufficient Funds Fee (UCF) (Returned) will be incurred per occurrence (to include repeat presentments). Accounts are subject to closure if a negative balance remains after 10 business days. Whether or not the overdraft will be paid is discretionary and Texans reserves the right not to pay. For example, Texans typically does not pay overdrafts if your account is not in good standing, you are not making regular deposits, or if you have too many overdrafts. Your account may become eligible for Courtesy Pay after the account has been open for a minimum of 30 days.

³ Credit Approval required for a Texans Line-of-Credit. A joint owner on your checking account, who is not a joint owner on your Savings, Money Market, and/or co-borrower on your Texans Line-of-Credit, will have access to your Savings, Money Market, and/or Texans Line-of-Credit. Up to two accounts Savings, Money Market and/or Texans Line-of-Credit) may be selected for overdraft protection. Other checking accounts excluded as overdraft option. Texans Line-of-Credit is only available for sole proprietorships.

⁴ Monthly Service Fee will be waived under the following circumstances: Business Performance Money Market - maintain a minimum daily balance of \$2,500 in your Business Performance Money Market account

⁵ Fees for wire transfers and drafts may change at any time. Visit a branch or call us at the number on your statement for current fees.

⁶ Fee will be assessed against any Deposit account(s) held at Texans. This could impact your required minimum membership balance. You will be required to deposit additional funds to meet the minimum membership balance requirements.

⁷ The replacement of lost, stolen or destroyed Cashier's Checks prior to the expiration of 90 days from issuance will require the purchase of an indemnity bond.