

## A Guide to Your Account\*\*

It is important to understand how your Texans Credit Union 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 products.

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| <p><b>ATM Fees And Debit Card Fees<sup>1</sup></b><br/> <i>Texans ATM – an ATM that prominently displays the Texans Credit Union name and logo on the ATM</i></p> <p><i>CO-OP ATM – an ATM that prominently displays the CO-OP name and logo on the ATM</i></p> <p><i>Allpoint ATM – an ATM that prominently displays the Allpoint name and logo on the ATM</i></p> <p><i>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</i></p> | <p><b>Texans, CO-OP and Allpoint ATM Transactions<sup>1</sup>:</b><br/>Using a Texans, CO-OP, or Allpoint ATM to complete any transaction</p>  | \$0 per transaction  |
|  | <p><b>Non-Texans, non-CO-OP, or non-Allpoint ATM Transaction in US, ATM Withdrawal Service Charge and ATM Inquiry Fee<sup>1</sup>:</b><br/>Any inquiries, transfers, or withdrawals while using non-Texans, non-CO-OP or non-Allpoint ATM</p>                | \$2 per transaction, plus any fees the ATM owner charges   |
|  | <p><b>Foreign Transaction Fee<sup>1</sup> (formerly called Exchange Rate Adjustment):</b><br/>ATM withdrawals in a currency other than US dollars in a foreign country at a non-Allpoint ATM</p>   | \$4 each, plus any fees the ATM owner charges  |
|  | <p><b>Non-ATM Cash Fee:</b><br/>Using your Texans Debit Card to withdraw cash from a teller at a financial institution that is not Texans</p>  | \$4 each   |
|  | <p><b>Card Replacement Fee</b></p>   | \$5 per card, per occurrence   |
|  | <p><b>Card Replacement (Rush Request):</b><br/>Express shipping of replacement debit or ATM card</p>   | \$20 to \$150 depending on shipping destination  |
| <p><b>Overdraft Fees<sup>2,3</sup></b></p>   | <p><b>Courtesy Pay Fees: Insufficient Funds Fee (paid) OR Insufficient Funds Fee (NSF) (paid) OR Insufficient Funds Fee (UCF) (paid):</b><br/>Texans pays for an item when your Available Balance in an account is not sufficient to cover a transaction</p> | \$35 for each item we pay (to include repeat presentments of an item if previously returned)           |
|  | <p><b>Insufficient Funds Fees: Insufficient Funds Fee (NSF) (Returned) or Insufficient Funds Fee (UCF) (Returned):</b> Texans returns an item when your Available Balance in an account is not sufficient to cover a transaction</p>                         | \$35 per occurrence (to include repeat presentments)   |
|  | <p><b>Overdraft (OD) Protection Transfer (Tran) Fee</b> (If you are enrolled):<br/>Texans transfers money from a Savings, Money Market or Line of Credit account</p>   | \$5 per transfer<br><i>Interest will apply for transfers from your Texans personal line of credit.</i> |
|  | <p><b>Uncollected Funds (UCF) Protection Transfer Fee (Overdraft Protection)</b> (If you are enrolled):<br/>Texans transfers money from a Savings, Money Market or Line of Credit account</p>  | \$5 per transfer<br><i>Interest will apply for transfers from your Texans personal line of credit.</i> |

\*\* 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.

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| <b>Deposit Services Fees</b> <sup>4</sup>                                      | <b>Bagged Coin Fee:</b><br>Loose coin over \$25 or rolled coin over \$100 (members under 18 are exempt from fee)  | <b>\$5 or 5%</b><br>(whichever is greater)   |
|  | <b>Check Cashing for Non-Members:</b><br>Only available for "on us" checks  | <b>\$5</b> per item  |
|  | <b>Check Copy Fee:</b><br>All accounts  | <b>\$3</b> per check or <b>free</b> in online banking  |
|  | <b>Check Printing</b>   | <b>Prices may vary depending on style</b> – My Texans Interest Checking accounts receive reimbursement for one box of Texans Credit Union custom checks per year.<br><b>Harland Clarke is the approved check provider.</b> |
|  | <b>DocuSign document paper copy fee:</b><br>Documents no longer available to be printed from DocuSign, (see Texans Credit Union Electronic Record and Signature Disclosure for availability information). | <b>\$3</b> per item  |
|  | <b>Domestic Collection Cash Letter:</b><br>Requires signature endorsement (no stamps)<br>Generally up to 6-8 week delay of funds; includes oil and gas leases and bonds (excluding savings bonds)         | <b>\$25</b> – 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)                                     |
|  | <b>Foreign Collection (Coll) Cash Letter Fee (less than \$200):</b><br>Requires signature endorsement (no stamps)<br>Generally up to 6-8 week delay of funds  | <b>\$25</b> – 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)                                     |
|  | <b>Foreign Collection (Coll) Collected Credit (Cr) Fee (\$200 or greater):</b><br>Requires signature endorsement (no stamps)<br>Generally up to 6-8 week delay of funds                                   | <b>\$55</b> – 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)                                     |
|  | <b>Inactivity Fee:</b><br>Checking account with no activity for 120 days<br>Fee is waived if the account has an average daily balance of \$2,000 or more  | <b>\$5</b> per month of inactivity   |
|  | <b>Legal Processing Fee:</b><br>Levy, garnishment, etc.   | <b>\$100</b> per occurrence ( <b>\$100</b> minimum)  |
|  | <b>Monthly Service Fee</b> <sup>4</sup>   | <b>\$5</b> per month My Texans Checking<br><b>\$10</b> per month My Texans Interest Checking, Texans Money Market and Performance Money Market   |
|  | <b>Paper Statement Fee:</b><br>Applicable to all checking accounts  | <b>\$2</b> per statement   |
|  | <b>Returned Mail Fee</b>  | <b>\$5</b>   |
|  | <b>Statement Print Service Charge:</b><br>Statements, images, computer printouts, etc.  | <b>\$3</b> per item  |
|  | <b>Stop Payment Fee:</b><br>Initial request or renewal of existing request  | <b>\$30</b> per request, per item  |
|  | <b>Temporary Check Fee:</b><br>Existing accounts  | <b>\$5</b> per four checks (four-check minimum)  |
|  | <b>Visa Gift Cards – Pre-designed:</b><br>Min. value: \$25; max value: \$1,000  | <b>\$3.95</b> per card   |
| <b>Visa Gift Cards – Custom Design:</b><br>Min. value: \$10; max. value: \$250 | <b>\$5.95</b> per card, plus custom charges include shipping<br>(only available online)   |  |

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| <b>Wire Transfers Fees<sup>5</sup></b>   | <b>Domestic and Foreign Incoming Wire Fee:</b><br>A wire transfer that is deposited into your account from another bank  | \$10   |
|  | <b>Wire Out Charge:</b><br><b>Domestic</b> - A wire transfer that you send from your account to another US bank<br><b>Foreign (INTL Wire)</b> - A wire transfer that you send from your account to a bank account outside the US   | Fee disclosed at the time of transaction   |
|  | <b>International Tracers, Amendments, Reversal Requests</b>  | Fee varies with a maximum charge of \$100, per request   |
| <b>Research Services Fees</b>  | <b>Account Research and Reconciliation</b>   | \$20 per hour (\$20 minimum)   |
|  | <b>Verification of Deposit Letter:</b><br>(Does not apply to CU Member Mortgages)  | \$10 per letter  |
|  | <b>Current Balance Letter Fee</b>  | \$10 per letter  |
| <b>Electronic Services Fees<sup>6,7</sup></b>  | <b>TOBI:</b><br>(Texans Over-the-Phone Banking Interface)  | None   |
|  | <b>Insufficient Funds Fee Paid Item:</b><br>Including Courtesy Pay   | \$35   |
|  | <b>Online Banking:</b><br>Setup fee<br>Monthly service charge  | None<br>None   |
|  | <b>Online Bank Transfers:</b><br>Account link (bank to bank)<br>Incoming<br>Outgoing <sup>6</sup>  | None<br>\$6  |
|  | <b>Online Bill Pay Service:</b><br>Monthly service charge (all accounts)   | None   |
|  | <b>Pre-Authorized One-Time Payments:</b><br>Telephone, IVR, and Web Center Payments  | varies   |
|  | <b>Return Payments Fee (includes One-Time Payments):</b><br>Returned due to: insufficient funds in account, closed account, authorization revoked, unauthorized debit, account frozen or incorrect account number <sup>7</sup>     | \$25   |
| <b>Miscellaneous Services Fees<sup>8</sup></b>   | <b>Cashier's Checks</b>  | \$5  |
|  | <b>Cashier's Checks<sup>8</sup> / Money Order Replacement</b>  | \$30   |
|  | <b>Credit Card Replacement:</b><br>Expedited domestic and international shipping   | \$25   |
|  | <b>(Formerly titled Erroneous Debit Card Transaction Dispute) Debit Card Billing Dispute</b><br>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   |
|  | <b>Lien Release Fee, non-mortgage loans</b><br><b>Lien Release Fee, mortgage loans</b>   | \$15<br>\$25   |
|  | <b>Money Orders</b>  | \$3  |
|  | <b>Payment Extension Fee</b>   | \$35   |
| <b>Safe Deposit Boxes Fees</b><br>Safe deposit boxes subject to availability. Select locations only. | <b>Safe Deposit Boxes:</b><br>Annual rental fee  | 3" x 5" x 22" \$25<br>3" x 10" x 22" \$40<br>5" x 10" x 22" \$60<br>10" x 10" x 22" \$100<br>10" x 15" x 22" \$150 |
|  | <b>Refundable Key Deposit</b>  | \$15   |

**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 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 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 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 charged 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. Other checking accounts excluded as overdraft option.

**4** Monthly Service Fee will be waived under the following circumstances:

My Texans Checking – enroll in e-statements OR set up a monthly direct deposit into your My Texans Checking account

My Texans Interest Checking – maintain a minimum daily balance of \$2,500 in your My Texans Interest Checking account

Texans Money Market - maintain a minimum daily balance of \$2,500 in your Texans Money Market account

Performance Money Market - maintain a minimum daily balance of \$10,000 in your 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** External transfers are limited to \$2,000 per day or \$5,000 per month, per member. A transfer can take between 3-4 banking days to process. A transfer must be completed prior to a new transfer being scheduled. Only one transfer is allowed at a time. If "back to back" transfers are scheduled subsequent transfers will be cancelled. You are only allowed to make one transfer every 5 banking days.

**7** 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.

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