



Business Membership Account Agreement – Important Notices

The Credit Union has made changes to your Texans Credit Union Business Membership Account Agreement (“Agreement”) and the Business Deposit Account Disclosure - Important Notices: 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 Business Membership Account Agreement

BUSINESS MEMBERSHIP ACCOUNT AGREEMENT

Your Agreement has been updated to clarify the following General Terms and Conditions:

8. Wire Transfers, Automated Clearing House (ACH) and Other Payment Order Transactions.

f) Security Procedures: We reserve the right to refuse to accept any wire transfer or payment order. You agree that we may verify the authenticity of such orders using our security procedures in place at the time of any such order which may include a combination of signature verification, call back procedures, the use of identifying words or numbers, and identification via employee ID badge, valid driver’s license, or other photo identification document. If you request a wire transfer, ACH, or other payment order transaction, you acknowledge and agree that our security procedures are commercially reasonable in light of your particular circumstances, and you authorize us to execute those procedures in order to carry out your request. If you do not agree to our security procedures, you must notify us in writing. In such event, we are under no obligation to accept any wire transfer or payment order from you or other authorized parties on the Account until you and the Credit Union agree, in writing, on an alternate security procedure.

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

Business Deposit Account Disclosure – Important Notices: Fee Schedule

Visa Gift Cards are no longer offered. Removed the following:

Deposit Services Fees	Visa Gift Cards – Pre-designed: Min. value: \$25; max value: \$1,000	\$3.95 per card
	Visa Gift Cards – Custom Design: Min. value: \$10; max. value: \$250	\$5.95 per card, plus custom charges include shipping (only available online)