



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.

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:

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.

ELECTRONIC FUNDS TRANSFER SERVICES AGREEMENT AND DISCLOSURES

3. Account Access Information Line Service. You may make the following transactions using your member number, your social security number, and a mobile device that will be used to receive a one-time passcode: find out Account balances, transfer funds between Accounts, and Account history inquiries.

Not available for Business Accounts other than Sole Proprietorship Accounts. Account transfers to or from Business Accounts, other than Sole Proprietorship Accounts, are only available to and from other designated Business Accounts.

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

Deposit Account Disclosure – Important Notices: Member Fee Schedule

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

Table with 2 columns: Deposit Services Fees, and Fee details for Visa Gift Cards (Pre-designed and Custom Design).