

TEXAS PARTNERS FEDERAL CREDIT UNION

MASTER AGREEMENTS AND DISCLOSURES

THESE AGREEMENTS COVER YOURS AND OUR RIGHTS AND RESPONSIBILITIES CONCERNING ACCOUNT(S) OFFERED TO YOU BY TEXAS PARTNERS FEDERAL CREDIT UNION. IN THIS AGREEMENT, THE WORDS "YOU," "YOUR" AND "YOURS" MEANS ANYONE WHO SIGNS AN ACCOUNT CARD OR ACCOUNT CHANGE CARD. THE WORDS "TEXAS PARTNERS," "CREDIT UNION," "WE," "US," AND "OUR" MEAN TEXAS PARTNERS FEDERAL CREDIT UNION. THE WORD "ACCOUNT(S)" MEANS ANY ONE OR MORE SHARE OR OTHER ACCOUNTS YOU HAVE WITH US.

The classification and form of ownership of your accounts is set forth on your Account Card. By signing an Account Card, each of you, jointly and severally, agree to terms and conditions in this Agreement and Account Card Agreement, Funds Availability Policy Disclosure, Truth-in-Savings Disclosure, Rate and Fee Schedule, any Account Receipt accompanying this Agreement, Texas Partners' Bylaws and policies and any amendments of these documents from time to time which collectively govern your Membership and Accounts.

MEMBERSHIP AND ACCOUNT AGREEMENTS

Membership Eligibility. To be eligible for membership in Texas Partners Federal Credit Union you must be an individual or entity qualifying within our field of membership and must meet any other membership criteria set forth in Texas Partners' Bylaws or established from time to time by our Board of Directors. You authorize us to check your account, credit, and employment history, and obtain a credit report from third parties, including credit reporting agencies, to verify your eligibility for the accounts and services you request.

Single Party Accounts. A single party account is an account owned by one member including any individual, corporation, partnership, trust or other organization qualified for credit union membership. If the account is a single party account the interest of a deceased individual owner will pass, subject to applicable law, to the decedent's estate or Payable on Death (POD) beneficiary, subject to other provisions of this Agreement governing our protection for honoring transfer and withdrawal requests of an owner's or owner's agent prior to notice of an owner's death.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

Multiple Party Accounts. An account owned by two or more persons is a multiple party account.

a. **Rights of Survivorship.** For a multiple party account with rights of survivorship upon the death of one party, all sums in the account on the date of the death vest in and belong to the surviving party as his or her separate property and estate. For a multiple party account without rights of survivorship, the interest of a deceased owner will pass to the decedent's estate. Unless otherwise, stated on the Account Card, a multiple party account is an account with rights of survivorship, and the interest of a deceased owner will pass to the surviving owners.

b. **Control of Multiple Party Account Owners.** Any multiple party account is authorized and deemed to act for the owner(s) and we may accept orders and instructions regarding the account, requests for future services, and any transaction from any other account owner. Each multiple party account owner guarantees the signature of the other owners. Any account owner may withdraw all funds in the account, stop payment on items drawn on an account, transfer, or pledge to us all or any part of the shares of any account without the consent of the other account owner(s) and the Credit Union shall have no duty in such event to notify any other account owner(s). Texas Partners reserves the right at any time to require written consent of all account owners for a change of ownership or termination of a multiple party account. However, subject to a policy adopted by our Board of Directors, a member by written notice to the Credit Union may change or cancel a designation of another person as a joint owner, change the form of the account, or stop or vary payment under the terms of the account. If we receive written notice of a dispute between account owners or receive inconsistent instructions from them, Texas Partners may suspend or terminate the account, require a Court order to act or require that all account owners agree in writing any transaction concerning the account.

c. **Multiple Party Accounts Owner Liability.** If any item deposited in a multiple party account is returned unpaid, an account is overdrawn, or if we do not receive final payment on any transaction, each of the multiple party account owners is jointly and severally liable to the Credit Union for the amount of the returned item, overdraft, or unpaid amount and any charges, regardless of who created the overdraft, deposited or cashed the item or benefited from the transaction, if any account owner is indebted to Texas Partners, we may enforce our rights against any or all funds in the multiple party account regardless of who contributed the funds to the account.

POD/Trust Accounts. A Payable on Death (POD) account or trust account designation is an instruction to the Credit Union that an account so designated is payable to the owner or owners during their lifetimes, and upon the death of the last account owner, payable to any named and surviving POD or trust beneficiary designated on your Account Card. Accounts payable to more than one surviving beneficiary are owned jointly by such beneficiaries without rights of survivor counts (IRAs), which shall be governed by a separate beneficiary designation. Texas Partners shall at no time have any obligation whatsoever to notify any beneficiary of the existence of any account or the vesting of the beneficiary's interest in any account, except as otherwise provided by law.

Accounts for Minors. For any account established by a minor, we reserve the right to require the minor account to be a multiple party account with an owner who has reached the age of majority under state law who shall be jointly and severally liable to the Credit Union for any returned item, overdraft or unpaid charges or amounts on such account. Texas Partners may make payments of funds directly to the minor without regard to his or her minority. Unless the guardian or parent is an account owner, the guardian or parent should not have any right to access the account. The Credit Union has no duty to inquire of the use or purpose of any transaction by the minor or any account owner. We shall not change the account status when the minor reaches the age of majority, unless authorized in writing by all account owners.

Texas Uniform Transfers to Minors Account. A Texas Uniform Transfers to Minors Account (TUTMA) is an individual account established when a custodian deposits funds as an irrevocable gift to a minor. The minor to whom the gift is made is the owner and beneficiary of the funds. The custodian has possession and control of the account for the exclusive right and benefit of the minor, and barring a court order otherwise, is the only party entitled to make deposits to, withdrawals from, or close the account. Texas Partners has no duty to inquire of the use or purpose of any transaction by the custodian. In the event of the custodian's death, we may place an administrative hold on the account, until we receive instructions from any person authorized by the law to withdraw funds or a court order authorizing such withdrawal.

Convenience Account. A convenience account is an instruction to the Credit Union that the account owner has authorized another person (Convenience Person) to make transactions as agent for the account owner regarding the accounts designated. A Convenience Person has no ownership interest in the account or Credit Union voting rights. Texas Partners has no duty to inquire of the use or purpose of any transaction by the Convenience Person.

Deposit of Funds Requirements. Funds may be deposited to any account, in any manner approved by Texas Partners in accordance with the requirements set forth in the Truth-in-Savings Disclosure.

a. **Endorsements.** You authorize us at our discretion, to accept transfers, checks, drafts and other items for deposit to any of your accounts if they are made payable to, or to the order of, any one or more owners on the account, whether or not they are endorsed by all payees. You authorize us to supply missing endorsements of any owners if we choose to supply such endorsements, if any insurance, government or other check draft requires an endorsement as set forth on the back of the check or draft, the Credit Union may require endorsements as set forth on the item. Endorsements must be placed on the space of the share draft or check between the top edge 1 ½ inches from the top edge. We may accept drafts or checks with endorsements outside this space. However, if such an endorsement or any other markings you or any prior endorser has made on the draft or check causes any delay or error in processing the item for payment, you will be responsible for any loss incurred by Texas Partners due to the delay or error.

b. **Collection of items.** Texas Partners shall not be responsible for deposits made by mail or at an unstaffed facility until we actually receive them. In handling items for deposit or collection, we only act as your agent and assume no responsibility beyond the exercise of ordinary care. We will not be liable for the negligence of any correspondent or for loss in transit, and each correspondent will only be liable for its own negligence. The Credit Union reserves the right to send any item for collection.

c. **Final Payment.** All items or ACH (Automated Clearing House) transfers credited to your account are provisional and subject to our receipt of final payment. If final payment is not received, we reserve the right to charge your account for the amount of such items or ACH transfers or both and impose a return item charge on your account. If Texas Partners incurs any fee to collect any item, we may charge such fee to your account. We reserve the right to refuse or to return all or any item or funds transfer. We shall have the right to charge back against your account all previously deposited items or other items endorsed by you that are returned to us unpaid, regardless of whether the amount of the item has been available for your use.

d. **Direct Deposits.** Texas Partners may offer direct deposit options allowing you to preauthorize deposits (i.e. payroll checks, Social Security, retirement checks or other government checks) or preauthorize transfers from other accounts at the Credit Union. You must authorize any direct deposits to your accounts by a separate authorization form. If applicable, you must notify us at least thirty (30) days prior to any direct deposit or preauthorized transfer if you wish to cancel or change the direct deposit or direct transfer option. Upon a filing of bankruptcy, if you fail to cancel any direct deposit authorization, you instruct your employer and Texas Partners to make and apply direct deposits in accordance with your authorization on file with us. If the Credit Union is required to reimburse the U.S. Government for any benefit payment directly deposited into your account for any reason, you agree that we may deduct the amount returned from any of your accounts, unless prohibited by law.

e. Crediting of Deposits. Deposits made after the deposit cutoff time and deposits made on Texas Partners holidays and on days that are not business days of the Credit Union will be credited to your account on the next business day. Deposits received at unstaffed facilities such as night depositories will be credited on the day funds are removed and processed by the Credit Union, items drawn on an institution located outside the United States are handled on a collection basis only. Amounts will be credited to your account when we receive final payment. You waive any notice of nonpayment, dishonor or protest regarding any items purchased or received by us for credit to your account or for collection.

Account Access.

a. Authorized Signature. In order to access your account, we must have an authorized signature of yours on an Account Card. Texas Partners is authorized to recognize your signature, but will not be liable for refusing to honor any item or instruction of yours if we believe in good faith that the signature on such item or instruction is not genuine. If you have authorized the use of a facsimile signature, we may honor any draft that appears to bear your facsimile signature even if it was made by an unauthorized person. If you give your account number to a third person, you authorize us to honor transactions initiated by the third person even if you did not specifically authorize a particular transaction.

b. Access Options. You may make withdrawals or transfers from your account in any manner which is permitted by Texas Partners (i.e. check, draft, automated teller machines (ATMs), in person, by mail, automatic transfer, or telephone, as applicable). If we accept any draft that is not drawn on a form provided by Texas Partners, you will be responsible for any loss incurred by us for handling the draft. We may return as unpaid any draft that is not drawn on the form provided by Texas Partners. The Credit Union has the right to review and approve any form of power of attorney and may restrict any withdrawals or transfers on your accounts.

c. ACH and Wire Transfers. As provided by Texas Partners, you may initiate or receive credits or debits to your account via wire transfer or ACH transfer. You agree that if you receive funds by a wire or ACH transfer, the Credit Union is not required to notify you at the time the funds are received. Instead, the transfer will be shown on your periodic statement. We may provisionally credit your account for an ACH transfer, before we receive final settlement for the transfer. You agree that if we do not receive final settlement for an ACH transfer, we may reverse the provisional credit to your account or you will refund the amount to Texas Partners. When you initiate a wire transfer, you may identify either the recipient or any financial institution by name and by account or identifying number. Texas Partners (and other institutions) may rely on the account or other identifying number as the proper identification, even if it identifies a different party or institution. Wire transfers are governed by Federal Reserve Regulation if the transfer is cleared through the Federal Reserve. ACH transactions are governed by the rules of the National Automated Clearing House Association.

d. Credit Union Examination. Texas Partners may disregard information on any draft or check other than the signature of the drawer, amount of the item and any magnetic encoded information. You agree the Credit Union does not fail to exercise ordinary care in paying an item solely because its procedures do not provide for sight examination of items.

Account Rates and Fees. Texas Partners' payment of earnings on your account is subject to the account rates and fees, payment and balance requirements as set forth in the Truth-in-Savings Disclosure and Rate Fee Schedule. The Credit Union may charge you fees for accounts and services provided by us. The fees and charges that may be assessed against your account are set forth on the Rate and Fee Schedule. You agree that Texas Partners may change the Rate and Fee Schedule at any time, and you will be notified of such changes as required by law.

Transaction Limitations.

a. Withdrawal Restrictions. Texas Partners may permit a withdrawal only if you have sufficient available funds in your account to cover the full amount of the withdrawal or have an established overdraft protection plan. Drafts or other transfer or payment orders which are drawn against insufficient will be subject to a service charge, set forth in the Rate and Fee Schedule. If there are sufficient funds to cover some but not all of your withdrawal orders, we may allow those withdrawals for which there are sufficient funds in any order at our discretion. Texas Partners may also refuse to allow a withdrawal in other cases; for example: any dispute between the owners about the account (unless a court has ordered us to allow the withdrawal); a legal garnishment or attachment is served; the account secures any obligation to the Credit Union; any required documentation has not been presented; or you fail to repay a Texas Partners loan on time. You will be advised of the reasons for refusal if such action is taken. Texas Partners reserves the right to require members to give notice in writing of any intended withdrawals from any account of not less than seven (7) days and up to sixty (60) days in accordance with applicable law before such withdrawal.

b. Transfer limitations. For Savings and money market accounts, if applicable, you may make up to six (6) preauthorized, automatic, telephonic or audio response transfers to another account of yours or to a third party during any calendar month. Of these six, you may make no more than three (3) transfers to a third party by check or debit card. A preauthorized transfer includes any arrangement with the Credit Union to pay a third party from the members' account upon oral or written orders including orders received through the automated clearing house (ACH). There is no limit on the number of transactions you may make in the following manner: (i) transfers to any loan account with Texas Partners; or (ii) transfers to another Texas Partners account of yours or withdrawals when such transfer or withdrawal is initiated in person, by mail or at an ATM. If a transfer request would exceed the transfer limitations set forth above in any statement period. Texas Partners may refuse or reverse the transfer, and your account will be subject to suspension or closure by us, and we may impose a charge.

Certificate Accounts. Any time deposit, term share, share certificate or certificate of deposit account allowed by state law (Certificate Account), whichever is offered by

Texas Partners, is subject to the terms of this Agreement and the specific terms set forth in the Truth-in-Savings Disclosure, Term Share Account and Term Share Account Renewal for each account which is incorporated herein by reference.

Overdrafts. The Overdraft Privilege will allow you to overdraw your account up to \$500. You will be charged the normal per item NSF/Overdraft handling fee as set forth in our fee schedule – the same as if we returned your check unpaid. Of course, any and all credit union fees and charges, including without limitation, the NSF/Overdraft fees, will be included in this balance.

CONDITIONS FOR THE PRIVILEGE: Naturally, it is always the policy of our credit union to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standards. Accordingly, there are a few conditions that will apply to this Overdraft Privilege feature:

You will be eligible for the Privilege unless:

1. You are more than 30 days past due on any loan obligation to the Credit Union; or,
2. You are subject to any legal or administrative orders or levy; or,
3. You are currently a party in a bankruptcy proceeding; or,
4. You have a current outstanding balance in an Overdraft Repayment Plan; or,
5. A hold is being placed on your account or any items and the credit union is required by law to notify you. Your privilege will automatically be suspended without prior notice for so long as the hold is in effect; or,
6. It appears that improper activity is taking place in your account, in which case we may suspend your Privilege with seven (7) days' notice.
7. Under age 21 – No Overdraft Privilege.

To maintain your Overdraft Privilege in good standing, at least once every thirty (30) days your account balance must be brought to positive and remain positive for at least twenty-four (24) hours.

SUSPENSION OF PRIVILEGE: After your Overdraft Privilege has been activated, we may suspend your privilege without notice if we become aware of any of the above conditions: numbers One (1) through seven (7).

NEW MEMBERS: If you are a new member, we will activate your privilege after 60 days if you are eligible under the above conditions and if you have not been overdrawn for more than 5 consecutive days.

Your account agreement describes the duties, obligations, and rights of depositors, authorized signatories and the credit union with regard to your deposit accounts. That account agreement is incorporated herein for all purposes as if it were set forth verbatim as to matters not directly address by this agreement. Your account agreement and this agreement shall be construed so as to minimize conflicts between the two agreements.

Waiver: The Credit Union's forbearance form, or delay in, exercising any of the Credit Union's rights, remedies, privileges, or right to insist on your strict performance of any provisions of your account agreement, the Overdraft Privilege agreement, or any other agreements related to your account, shall not be construed to be a current or future waiver of the Credit Union's rights, remedies or privileges.

ARBITRATION: THE CREDIT UNION AND YOU HERBY ACKNOWLEDGE THAT ANY CONTROVERSY ARISING OUT OF THIS OVERDRAFT PRIVILEGE OR CREDIT UNION'S OR YOUR PERFORMANCE HEREUNDER, SHALL BE SETTLED BY ARBITRATION IN ACCORDANCE WITH THE RULES OF THE AMERICAN ARBITRATION ASSOCIATION, EXCEPT AS PROHIBITED BY LAW.

a. **Overdraft Liability.** If on any day, the funds in your share draft account are not sufficient to cover drafts, fees or other items posted to your account, those amounts will be handled in accordance with our overdraft procedures or an overdraft protection plan you have with us. Texas Partners' determination of an insufficient account balance may be made at any time between presentation and our midnight deadline with only one review of the account required. We have no duty to notify you of an insufficient funds draft. Your account will then be subject to a charge for the item whether paid or returned as set forth in the Rate and Fee Schedule. Except as otherwise agreed in writing, Texas Partners, by covering one or any overdraft, does not agree to cover overdrafts in the future and may discontinue covering overdrafts at anytime without notice. If we pay a draft or impose a fee that would otherwise overdraw your account, you agree to pay the overdraw amount immediately. We reserve the right to pursue collection of previously dishonored items at any time, including giving a payor bank extra time beyond any midnight deadline limits.

b. **Overdraft Protection Plan.** If we have approved an overdraft protection plan for you, we will honor drafts drawn on insufficient funds in your account by transferring the necessary funds from another account under this Agreement or a loan account, as you have directed, or as required by Texas Partners' overdraft protection policy. The fee for overdraft transfers, if any, is set forth on the Rate and Fee Schedule. Transfers from an account will be governed by this Agreement. Transfers from a loan account will be governed by the applicable loan agreement.

Postdated and Stated Drafts. You authorize us to accept and pay any draft without regard to the date of the draft even if the draft is presented for payment before its date, unless you notify the Credit Union of the postdating. Your notice will be effective only if we receive it in time to notify our employees and reasonably act upon the notice and you accurately describe the draft, including the number, date and amount. You understand that the exact information is necessary for our computer to identify the draft. If you give us an incorrect, incomplete or untimely notice, we will not be responsible for paying the draft before the date stated and we may charge your account as of the date we pay the draft. You may make an oral notice which will lapse within fourteen (14) calendar days unless confirmed in writing at the time. A written notice will be effective for six (6) months. A written notice may be renewed in writing from time to time. You also agree not to deposit checks, drafts

or other items before they are properly payable. Texas Partners is under no obligation to you to pay a check or draft drawn on your account which is presented more than six (6) months after its date.

Stop Payment Orders.

a. **Stop Payment Request.** You may ask us to stop payment on any draft you or any account owner draws upon your checking account. You may request to stop payment by mail or in person. An order is binding upon Texas Partners only if it is in writing, dated, signed and describes the item with certainty. The stop payment will be effective if we receive the order in time for us to act upon the order and you state the number of the account, number of the draft and its exact amount. You understand that the exact information is necessary for our computer to identify the draft. If you give us incorrect or incomplete information, we will not be responsible for failing to stop payment on the draft. If the stop payment order is not received in time for us to act upon the order, we will not be liable to you or to any other party for payment of the draft. If we recredit your account after paying a draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer all of your rights against the payee or other holders of the draft to Texas Partners, and to assist us in legal action taken against the person. Our stop-payment cutoff time is 11 a.m. on the next business day after the business day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

b. **Duration of Order.** A written stop payment order will be effective for six (6) months. A written stop payment order may be renewed in writing from time to time. Texas Partners is not obligated to notify you when a stop payment order expires.

c. **Liability.** Texas Partners may charge a fee for each draft for which a stop payment is requested, as set forth on the Rate and Fee Schedule. You may not stop payment on any certified check, cashier's check, teller's check or any other check, draft or payment guaranteed by Texas Partners. You should be aware that while payment of the item may be stopped, you may remain liable to any person, including the Credit Union, who is a holder of the item despite the stop payment order. You agree to indemnify and hold Texas Partners harmless from all costs, including attorney's fees, damages or claims related to our action in refusing payment of an item, including claims of any multiple party account owner, payee or endorsee in failing to stop payment of an item as a result of incorrect information provided by you.

Credit Union Liability. If Texas Partners does not properly complete a transaction according to this Agreement, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if: (a) through no fault of Texas Partners, your account does not contain enough money to make the transaction; (b) circumstances beyond our control prevents the transaction; (c) your loss is caused by our negligence or the negligence of another financial institution; or (d) the money in your account is subject to legal process or other claim. We will not be liable for consequential damages, except liability for wrongful dishonor. Texas Partners' actions will constitute the exercise of ordinary care if such actions or nonactions are consistent with applicable state law, federal reserve regulations and operating letters, clearinghouse rules and general banking practices followed in the area served by us. You grant us the right in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Account Agreement. Any conflict between oral representations by you or our and any written form will be resolved by reference to this Agreement and applicable written form.

Credit Union Lien and Security Interest. To the extent you owe the Credit Union money as a borrower, guarantor, endorser or otherwise. Texas Partners has a lien on any or all of the funds in any account in which you have an ownership interest, regardless of the source of the funds, unless prohibited by law. We may apply these funds in any order to pay off your indebtedness. If we choose not to enforce our lien, we do not waive our right to enforce the lien at a later time. In addition, you grant the Credit Union a consensual security interest in your accounts and agree we may use the funds from your accounts to pay any debt or amount now or hereafter owed to us, except for obligations secured by your residence, unless prohibited by applicable law. All accounts are nonassignable and nontransferable to third parties.

Legal Process. If any legal action, such as a levy, garnishment or attachment, is brought against your account, we may refuse to pay out any money from your account until the dispute is resolved or may pay out funds according to the terms of the levy. If we incur any expense or attorney fees in responding to legal process, such expenses may be charged against your account without prior notice to you, unless prohibited by law. Any legal process against your account is subject to Texas Partners' lien and security interest.

Account Information. Upon your request, we will inform you of the name and address of each credit reporting agency from which we obtain a credit report in connection with our account. Texas Partners agrees not to disclose information to third parties about your account regarding any transaction or balances except when: (1) it is necessary to complete the transaction; (2) the third party seeks to verify the existence or condition of your account in accordance with applicable law; (3) such disclosure is in compliance with the law, government agencies or court orders; (4) you give us your written permission.

Notices.

a. **Name or Address Changes.** It is your responsibility to notify us upon a change of address or change of name. Texas Partners is only required to attempt to communicate with you at the most recent address you have provided to us. We may accept oral notices of a change in address and may require any other notice from you to Texas Partners be provided in writing. If we attempt to locate you, we may impose a service fee as set forth on the Rate and Fee Schedule.

b. **Notice of Amendments.** Except as otherwise prohibited by applicable law, the terms of this Agreement are subject to change at any time. Texas Partners will

notify you of any changes in terms, rates or fees as required by law. We reserve the right to waive any term in this Agreement. Any such waiver shall not affect our right to enforce any right in the future.

c. **Effect of Notice.** Any written notice you give to Texas Partners is effective when it is actually received by us. Any written notice we give to you is effective when it is deposited in the U.S. Mail, postage prepaid and addressed to you at your statement mailing address. Notice to any one account owner is considered notice to all owners of the account.

Taxpayer Identification Numbers and Backup Withholding. If your account is or becomes subject to backup withholding, Texas Partners is required by law to withhold and pay to the Internal Revenue Service (IRS) a required percentage of your payments of dividends, interest, and certain other payments under certain conditions. Your failure to furnish a correct taxpayer identification number (TIN) or meet other applicable requirements may result in backup withholding. If you fail to provide your TIN, we may suspend the opening of your account or we may require a non-dividend or interest bearing account until a TIN is provided.

Statements.

a. **Contents.** If Texas Partners provides a periodic statement for your account, you will receive a periodic statement of transactions and activity on your account during the statement period as required by applicable law. If a periodic statement is provided, you agree that only one statement is necessary for a multiple party account. For checking accounts, you understand and agree that our original draft, when paid, becomes property of the Credit Union and may not be returned to you, but copies may be retained by Texas Partners or payable through the financial institution and made available to you on the date they were mailed to you. You also understand and agree that drafts or copies thereof are made available to you on the date the statement is mailed to you, even if the drafts do not accompany the statement.

b. **Examination.** You are responsible for examining each statement and reporting any irregularities to the Credit Union. Texas Partners will not be responsible for any forged, altered or unauthorized items drawn on your account if (1) you fail to notify us within thirty (30) days of the mailing date of the earliest statement regarding any forgery, alteration or unauthorized signature on any item described in the statement; or (2) any items are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of a facsimile signature machine.

c. **Notice to Credit Union.** You agree that Texas Partners' retention of drafts does not alter or waive your responsibility to examine your statements or the time limit for notifying us of any errors. The statement will be considered correct for all purposes and we will not be liable for any payment made or charge to your account unless you notify us in writing within the above time limit for notifying the Credit Union of any errors.

Abandoned Accounts.

a. **Dormant Accounts.** If you have not made a withdrawal from, deposit to, or transfer involving your account, and we have had no other sufficient contact with you within the period specified by state law, we may classify your account as a dormant account. Funds in dormant accounts will be reported and remitted in accordance with state law. Unless prohibited by applicable law, we may charge a service fee for continuing to process your dormant account as set forth by the Rate and Fee Schedule. We will notify you, as required by law, at your last known address prior to imposing any fee. You authorize us to transfer funds from another account of yours to cover any service fees, if applicable. To the extent allowed by law, Texas Partners reserves the right to transfer the account funds to an account payable and to suspend any further account statements. Once funds have been turned over to the state, Texas Partners has no further liability to you for such funds and if you choose to return such funds, you must apply to the appropriate agency.

b. **Inactive Accounts.** If you only have an S1 share account, your balance is less than \$100, and you have not made any transactions in the past rolling 12 months, we may classify your account as an inactive account. We may charge a service fee for continuing to process your inactive account as set forth by the Rate and Fee Schedule.

Special Account Instruction. You must request Texas Partners to facilitate certain trust, will or court-ordered account arrangements. However, because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will or court order. If you ask us to follow any instructions that we believe might expose Texas Partners to claims, lawsuits, expenses, liabilities or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify the Credit Union or post a bond or other protection. Account changes requested by you, or any account owner, such as adding or closing an account or service, must be evidenced by a signed Account Change form and accepted by us.

Termination of Account. Texas Partners may terminate your account at any time without notice to you or may require you to close your account and apply for a new account if (1) there is a change in owners or authorized signatures; (2) there has been a forgery or fraud reported or committed involving your account; (3) there is a dispute as to the ownership of the funds in the account; (4) a check is lost or stolen; (5) if there are excessive returned unpaid items not covered by an overdraft protection plan; (6) if there has been any misrepresentation or any other abuse of any of your; or (7) if we reasonably deem it necessary to prevent a loss to the Credit Union. You may terminate any single party account at any time by notifying us in writing. We reserve the right to require the consent of all multiple party account owners for termination of a multiple party account. Texas Partners is not responsible for payment of any draft, withdrawal or other item after your account is terminated; however, if we pay any item after termination, you agree to reimburse us for the payment.

Termination of Membership. You may terminate your membership at Texas Partners after giving notice of your intent to withdraw from membership. You may be

denied services or expelled from membership for any reason allowed by applicable law, including causing a loss to the Credit Union.

Death of Account Owner. Texas Partners may pay drafts or honor other payments or transfer orders authorized by the deceased member for a period of (10) days after the date of death unless we receive instructions from any person claiming an interest in the account to stop payment on the drafts or other items. You agree that we can require anyone who claims funds in your account after your death to indemnify us for any losses resulting from honoring that claim. This Agreement will be binding upon any heirs or legal representatives of any account owner.

Severability. In the event that any portion of this Agreement is held by a court to be invalid or unenforceable for any reason, the remainder of this Agreement shall not be invalid or unenforceable and will continue in full force and effect.

Enforcement. You agree to be liable to Texas Partners for any loss, cost or expense that we incur as a result of your failure to follow this Agreement. You authorize us to deduct any such loss, costs or expenses from your account without prior notice to you. In the event Texas Partners brings a legal action to enforce the Agreement or collect any amount due under this Agreement, we shall be entitled, subject to applicable law, to payment of its reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings and any post-judgment collection actions.

Governing Law. This agreement is governed by the Bylaws of Texas Partners Federal Credit Union, federal laws and regulations, the laws, including applicable principles of contract law, and regulations of the state of Texas in which Texas Partners' main office is located, and local clearing-house rules, as amended from time to time. To the extent permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in the county in which the Credit Union is located.

Privacy Notice. Texas Partners Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at (254) 526-3081 or write to:

Texas Partners Federal Credit Union
1011 Wales Drive
Killeen, TX 76549

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms.
- Information about your transactions with us.
- Information we receive from a consumer reporting agency.
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers or from other institutions where you conduct financial transactions.

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

- **Financial service providers**, such as insurance companies, mortgage service companies, and securities broker-dealers.
- **Non-financial companies**, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, direct marketers, and government agencies.

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members. If you terminate your membership with Texas Partners Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Member Can Do to Help

Texas Partners Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us --- we are here to serve you!

ACCOUNT DISCLOSURES

This Agreement covers your and our rights and responsibilities concerning account(s) offered to you by Texas Partners Federal Credit Union as dealing with Electronic Fund Transfers. In this Agreement, the words "you," "your" and "yours" mean anyone who signs an Account Card or Account Change Card. The words "Texas Partners," "Credit Union," "we," "us," and "our" mean Texas Partners Federal Credit Union. The word "account(s)" means any one or more share or other accounts you have with us.

FUNDS AVAILABILITY. Texas Partners' policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$200 of your deposits will be available on the first business day after we receive your deposit.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as a failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fifth business day after the day of your deposit.

| Fee Schedule | Service | Fee |
|--|----------------------------|----------------|
| Membership Entrance Fee (Does not include required \$5.00 initial deposit) | | \$5.00 |
| Minimum Initial Deposit in S1 Account (Does not include required \$5.00 membership entrance fee) | | \$5.00 |
| Excessive Withdrawals From Savings Account (You are allowed 3 cash withdrawals per month. Each additional withdrawal per month incurs a fee.) | | \$5.00 each |
| Inactive Membership (If you <i>only</i> have an S1 account, your balance is under \$100, and you have not made any transactions in the past year) | | \$5.00/quarter |
| Reopen Savings Account | | \$5.00 |
| Closed Account (If you close your account within 90 days of opening the account) | | \$5.00 |
| Member-Requested Account Number Change | | \$40.00 |
| NSF (Non-Sufficient Funds) Deposit or Check Cashing | | |
| Two-Party Check (A check made payable to you that does not clear) | | \$10.00 |
| One-Party Check (A check you write to yourself that is drawn from your account at another financial institution) | | \$30.00 |
| ACH Origination | | |
| Debit – automatic deposit into your account | | \$5.00 |
| Credit – automatic withdrawal from your account | | \$5.00 |
| NSF (Non-Sufficient Funds) ACH | | |
| Dishonored and Returned | | \$30.00 |
| Paid | | \$30.00 |
| (Account may be closed by management for excessive NSFs or negative balances) | | |
| VISA® Debit Card | | |
| Initial Issue | | FREE |
| Replacement Card | | \$10.00 |
| Personalized PIN | | \$1.00 |
| ACH Stop Payment | | \$30.00 |
| Minimum Balance Fees | | |
| S6 – Be Smart Student Checking | No minimum | |
| S7 – Free Checking | No minimum | |
| S8 & S9 – Partners Checking (balance below \$300) | | \$6.00 |
| S10 – Money Market (balance below \$1000) | | \$5.00 |
| S11 – Partners Reward 50 Checking | No minimum | |
| S12 – Partners Reward 50 Plus Checking (balance below \$1000) | | \$7.00 |
| Check Printing | low cost; depends on style | |
| NSF (Non-Sufficient Funds) Check (A check you write from your Texas Partners Account) | | |
| Dishonored and Returned | | \$30.00 |
| Paid with Overdraft Privilege | | \$30.00 |
| (Accounts may be closed by management for excessive NSFs or negative balances) | | |
| Overdraft Protection Transfer (Preauthorized transfer in \$50.00 increments) | | \$5.00 |
| Check Stop Payment | | \$30.00 |
| Check Copy | | |
| First two within statement period | | FREE |
| All additional check copies within statement period | | \$2.00 each |
| Texas Partners ATM (Using a Texas Partners debit card) | | |
| Any Transaction | | FREE |
| Non-Texas Partners ATM (Using a Texas Partners debit card) | | |
| Balance Inquiry | | \$0.50 |
| Withdrawal or Transfer | | \$3.00 |
| Off-Line ATM Overdraft | | \$30.00 |
| Cash Advance from a Credit Card | | |
| Member using a Texas Partners credit card | | FREE |
| Member not using a Texas Partners credit card | | 5% of advance |
| Non-members | | 5% of advance |
| Advance Pay (Cannot be made from S1 Account) | | \$30.00 |
| Statement Copy | | \$5.00 |
| Account Reconciliation/Research | | \$20.00/hour |
| Return Mail (Mail returned because you have not updated your address) | | \$3.50 |
| Certified Letter for Collections | | \$7.50 |
| Received Tax Levy | | \$25.00 |

| Service | Fee |
|---|--|
| eStatements (Paperless Statements) | FREE |
| eBranch Online Banking | |
| Enrollment | FREE |
| ACH Origination – Credit | \$5.00 |
| ePay Online Bill Pay | |
| Enrollment with Unlimited Transactions | FREE |
| Stop Payment | \$30.00 |
| Check Copy | \$20.00 |
| Payment Inquiry | \$20.00 |
| Reinstatement | \$9.95 |
| (After enrolling in ePay, if you fail to use ePay for 3 consecutive months, your ePay will be cancelled) | |
| Institution to Institution Transfers | |
| Transfer – inbound or outbound | \$3.00 |
| Failed Validations | \$5.00 |
| Rejection due to NSF | \$30.00 |
| Person to Person Transfers | \$1.00 each |
| eDeposit Mobile Deposit Capture | \$1.50 per item |
| Tex Line Automated Telephone Transactions | FREE |
| Money Transfer Request via Telephone (Does not apply to transfer made via Tex Line) | \$3.00 |
| Wire Transfer or Western Union | \$30.00 |
| Monday through Friday | minimum |
| Saturday (Based on amount) | Call for fee |
| International | Call for fee |
| Credit Union Check (Similar to a cashier's check) | |
| First per day | FREE |
| All additional checks per day (Free with S11 & S12) | \$3.00 |
| Stop Payment | \$30.00 |
| Mortgage | |
| Account Verification | \$10.00 |
| Lien Release | \$25.00 |
| Loan Payments by Telephone, Online or ACH | |
| ACH from another Financial Institution | \$5.00 |
| Texas Partners eBranch | FREE |
| Tex Line Telephone Transaction | FREE |
| Call Us to Request a Transfer from a TxPFCU Account | FREE |
| Call Us to Pay by Check from an account at another FI | \$5.00 |
| Call Us to Pay by Debit or Credit Card | 3% |
| SWBC® Online Loan Payment Center (check) | \$5.00 |
| SWBC® Online Loan Payment Center (debit or credit card) | \$20.00 |
| Late Loan Payment – 10 Days Past Due (Includes Home Equity but excludes all other Real Estate and HUD Title I Home Improvement loan) | The greater of 5% of the missed payment or \$15.00 |
| NSF (Non-Sufficient Funds) Loan Payment | \$30.00 |
| Collection Item (Incoming or Outgoing) | \$7.50 |
| State Remittance | \$25.00 |
| Signature Guarantee | \$10.00 |
| Notary Service | FREE |
| FAX Service | |
| Incoming | \$1.00/page |
| Outgoing | \$0.50/page |
| Copies | \$0.50/page |
| Gift Cards | \$2.50 |
| Reloadable Card | |
| Purchase | \$6.00 |
| Reload | \$3.00 |
| Travel Card Companion Card Purchase | \$2.50 |
| Harker Heights Coin Machine | |
| Members | 2% of total |
| Non-members | 5% of total |
| Safe Deposit Box Annual Rental | |
| 3 x 5 (Killeen branch only) | \$25.00/year |
| 5 x 5 (Copperas Cove & Temple branches only) | \$30.00/year |
| 3 x 10 | \$35.00/year |
| 5 x 10 | \$45.00/year |
| 10 x 10 | \$60.00/year |
| Safe Deposit Box Late Payment Fee | \$15.00 |
| Safe Deposit Box Drill Fee | \$100.00 |
| Safe Box Lost Key | \$25.00 |

ELECTRONIC FUNDS TRANSFERS. (Tex Line, ATM Access & eBranch Online Banking) This Agreement covers your and our rights and responsibilities concerning account(s) offered to you by Texas Partners Federal Credit Union as dealing with Electronic Fund Transfers. In this Agreement, the words "you," "your" and "yours" mean anyone who signs an Account Card or Account Change Card. The words "Texas Partners," "Credit Union," "we," "us," and "our" mean Texas Partners Federal Credit Union. The word "account(s)" means any one or more share or other accounts you have with us.

The Electronic Fund Transfers we are capable of handling are indicated below, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

Direct Deposit: You may make arrangements for certain direct deposits to be accepted into your Checking or Savings accounts.

Pre-authorized Withdrawals: You may make arrangements to pay certain recurring bills from your Checking accounts. You may make arrangements to transfer funds to accounts you own at other financial institutions or to a third party (individual or business).

Electronic Check Conversion: Your check can result in an electronic funds transfer if you authorize the merchant to do so at the time of purchase. Your authorization for these electronic funds transfers may be expressed in writing or implied through the posting of a sign.

Automated Phone Transfers – Tex line

Types of transfers and frequency limitations

You may access your account by telephone at (254)526-6206 (local) or (800)246-5233 (out of area) using your personal identification number, a touch tone phone and your account number to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking (you may make no more than three transfers per month)
- transfer funds from savings to savings (you may make no more than three transfers per month)
- transfer funds from share savings to money market (you may make no more than three transfers per month)
- transfer funds from money market to savings/checking (you may make no more than three transfers per month)
- make payments from checking to loan accounts with us
- make payments from checking to third parties
- make payments from savings to your loan account with us
- make payments from savings to third parties
- get information about:
 - the account balance of checking accounts
 - the last twenty deposits/withdrawals to checking accounts
 - the account balance of savings accounts
 - the last deposit to savings accounts
 - the last withdrawal from savings accounts

ATM Transfers

Types of transfers, frequency limitations, dollar limitation and charges

You may access your accounts via ATM by using your debit card and personal identification number (PIN), for:

- cash withdrawals from checking account(s)
 - you may make no more than nine withdrawals per 24 hour period
 - you may not withdraw more than the account balance or \$500.00, which ever is smaller
- cash withdrawals from savings account(s)
 - you may make no more than three withdrawals per month or a charge per transfer will be applied*
- transfer of funds from checking to savings account(s)
 - a charge per transfer will be applied*
- transfer of funds from money market to savings account(s)
 - you may make no more than six transfers per month
 - a charge per transfer will be applied*
- information about:
 - the account balance of your checking accounts
 - the account balance of your savings account
 - a charge per inquiry will be applied*

Some of these services may not be available at all terminals
**No fee when using the Texas Partners debit card at Texas Partners' ATMs. See fee schedule for applicable charges. When using an ATM network not owned by us, you may also be charged a fee by the ATM operator. You may be charged a fee for a balance inquiry even if you do not complete the funds transfer.*

ONLINE BANKING. Texas Partners offers our members online banking service. With the online banking service, the member has access to checking, savings, money market and loan accounts held here, via a secure internet connection. In addition to viewing balances, scheduled transfers between accounts may be set up by the member. Texas Partners also offers electronic bill payment services. (See fee schedule for related charges.)

Charges for Electronic Fund Transfers: We do not charge for direct deposits to

any type of account. Some pre-authorized withdrawals, such as Person-to-Person and Institution-to-Institution withdrawals, will be charged. (See fee schedule for related charges.)

Right to Documentation

Terminal Transfers: You will receive a receipt at the time you make any transfer to or from your account using one of our automated teller machines.

Direct Deposits: If you have arranged to have direct deposits made to your account at least once every 60 days from a specific person/company, that person/company should notify you of the transaction or you can contact us at (254)526-3081.

Periodic Statements: You will receive a monthly statement for all your accounts unless there is no activity during a particular calendar month; otherwise, you will receive an annual statement.

Preauthorized Payments

Right to Stop Payment and Procedure. Any regular payments you have requested to be made out of your account can be stopped with your permission by telephone at (254)526-3081 or (800)246-7039 or by written request to Texas Partners Federal Credit Union, 1011 Wales Drive, Killeen, TX 76549. The request must be made three business days or more before the payment is scheduled. If you request the stop payment by phone, you may also be requested to put it in writing within 14 days of the initial phone call. (See fee schedule for applicable charges.)

Notice of Varying Amounts. If the amounts of the regular payments vary, the person/company receiving the payment should notify you of the difference. You will receive notice of the payment on your statement; however, you may choose to receive this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

Liability for Failure to Stop Payment of Pre-authorized Transfer: If the credit union fails to process a stop payment that was requested three business days before the transfer is scheduled, we will be liable for your losses or damages.

Our Liability

Liability for Failure to Make Transfers: If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, the exceptions are as follows:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If the transfer exceeds the credit limit on your overdraft line.
3. If the automated teller machine where you are making the transfer does not have enough cash.
4. If the terminal or system was not working properly and you were aware of the breakdown before you started the transfer.
5. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken.
6. There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

1. when it is necessary for completing transfers;
2. in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
3. in order to comply with government agency or court orders; or
4. if you give us written permission.

Unauthorized Transfers

Notify the credit union immediately if you believe your card and/or code has been lost or stolen. Immediate action can prevent you from the loss of money in your account including your maximum overdraft line of credit. By contacting us within two (2) business days your loss may be no more than \$50 if someone used your card without permission.

If you do not notify us within two (2) business days after you learn of the loss or theft of your card and/or code, and we can prove we could have prevented someone from using your card and/or code without your permission, your loss could be as much as \$500.

If your statement shows transfers that you did not make, notify us immediately. If we have not been informed within 60 days after the statement has been mailed, you will not be able to recover any money.

If a good reason (long trip, hospital stay) kept you from telling us, we will extend time periods.

If you believe your card/and or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, telephone us at (254)526-3081 or (800)246-7039 or write us at Texas Partners Federal Credit Union, 1011 Wales Drive, Killeen, TX 76549.

Error Resolution

If you feel an error has been made on your statement or receipt or if you need more information about a transfer listed on a statement or receipt, please contact us immediately within 60 days of the first statement on which the problem or error occurred. In order to process the information, we will need:

1. Your name and account number.
2. A detailed description of the error or the transfer
3. The dollar amount of the suspected error.

If you telephone us, you may be required to submit a written complaint or question

within 10 business days. We will inform you of the results of the investigation within 10 business days of your initial request and will correct any error promptly. If more time is needed, we may take up to 90 days to investigate your complaint or question. If the additional time is needed, we will re-credit your account within 10 business days (20 business days, if the transfer involved a point-of-sale transaction or a foreign initiated transfer) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or questions in writing and we do not receive it within 10 business days, we may not re-credit your account.

If we decide that there was no error, a written explanation will be sent to you within three business days after we complete our investigation. You may ask for copies of the documents that we used in our investigation.

Business Days: For the purpose of these disclosures, our business days are Monday through Saturday. Holidays are not included.

Savings Account. Your Share Savings Account is your ownership in the credit union and makes you eligible for all other products and services at Texas Partners Federal Credit Union. An initial deposit of \$5.00 will open the account and must be maintained to receive member benefits.

Rate Information

The dividend rate and annual percentage yield may change at any time as determined by the credit union board of directors.

Compounding and Crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend Period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is April 1.

Minimum Balance Requirements:

The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information. You must maintain a minimum daily balance of \$25.00 in your account each day to obtain the disclosed annual percentage yield.

Transaction Limitations: During any month, you may not make more than three withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction.

Daily Balance Computation Method: Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Fees and Charges:

An excessive withdrawal fee will be charged for each withdrawal in excess of three during a month. This fee will not apply if the member maintains a \$2,000.00 balance in the Share account each day.

COMMON FEATURES

Par Value of a Share:

The par value of a share in this account is \$5.00.

Bylaw Requirements:

You must complete payment of one share in your Share account as a condition of admission to membership.

Transaction Limitation:

We reserve the right to, at any time, require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of Dividends:

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

National Credit Union Share Insurance Fund:

Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

SAVINGS ACCOUNT

Last declared dividend rate as of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

Texas Partners Federal Credit Union is a not-for-profit, democratic cooperative where eligible persons become members and co-owners.

History

Texas Partners Federal Credit Union was chartered in 1953 and has grown to more than \$140 million in total assets. Beginning with a borrowed desk and a part-time employee, we have grown to four locations and more than sixty employees. Fifty-eight people attended the first organizational meeting and today we have more than 18,000 members.

Vision

To be your most trusted financial partner for life..

Mission

To improve members' lives through education and community outreach.

Branch Locations

Belton

2445 N. Main Street
(254) 933-2097 • (800) 454-5873
(254) 933-2403 fax

Copperas Cove

809 S. Main Street
(254) 547-7795 • (800) 246-7039
(254) 518-2312 fax

Harker Heights

701 West Central Texas Expressway
(254) 833-6601 • (844) 880-7451
(254) 213-0243 fax

Killeen Drive-Thru Branch and Administrative Office

1011 Wales Drive
(254) 526-3081 • (800) 246-7039
(254) 526-4373 fax

Temple

6935 W. Adams Avenue
(254) 773-8852 • (866) 773-8852
(254) 773-3093 fax

Temple Walmart

6801 W. Adams Avenue
(254) 314-2138 • (800) 246-7039
(254) 314-2140 fax

Website: www.TexasPartnersFCU.org • **E-mail:** Info@TexasPartnersFCU.org • **Tex Line** (24-hour automated service): (254) 526-6206 or (800) 246-5233

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Your savings are federally insured to at least \$250,000 and are backed by the full faith and credit of the National Credit Union Administration, a U.S. Government agency.

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

