



HASLET * CANTON * CROWLEY * EULESS * MINEOLA * MINERAL WELLS

EXCITING NEWS FOR 2026: MY CREDIT UNION IS GROWING!

2026 is shaping up to be a remarkable year for My Credit Union. We are thrilled to announce the expansion of our family with the addition of a new location in Mineral Wells, Texas, through the acquisition of PECO Federal Credit Union.

This growth represents more than just a new branch- it's a commitment to serving more members, strengthening our community presence, and continuing to provide the exceptional service and financial solutions that members have come to expect.

The new Mineral Wells location will offer the same trusted products, personalized service, and community-focused values that define My Credit Union. Members of PECO Federal Credit Union will now enjoy expanded access to our full range of services, digital tools, and member benefits.

As we move forward, My Credit Union remains dedicated to helping members achieve their financial goals while maintaining the personal touch that sets us apart. Thank you for being part of this exciting journey. Together, we're building a stronger future-one member, one community, and one milestone at a time.

REFINANCE AND SAVE

REDUCE YOUR AUTO INTEREST RATE, FROM ANY OTHER LENDER, BY UP TO **2.00% APR** * AND IT COULD NET YOU MONTHLY SAVINGS! ONE OF THE GREATEST ADVANTAGES OF MEMBERSHIP AT MY CREDIT UNION HAS BEEN OUR AUTO REFINANCE PROGRAM. MEMBERS MAY PURCHASE A NEW OR USED AUTO OVER THE WEEKEND WHEN THE CREDIT UNION IS CLOSED. NO PROBLEM! WE OFFER YOU THE CHANCE TO REFINANCE YOUR NEW OR USED AUTO LOAN WITH US.

*SOME RESTRICTIONS DO APPLY. CONTACT YOUR LOCAL BRANCH FOR DETAILS

YOU CAN APPLY ONLINE AT WWW.MYCUTX.COM

WE ARE VERY COMPETITIVE ON OUR RATES AND TERMS AND WILL DO OUR BEST, WITHIN OUR MEANS, TO MATCH OR BEAT ANY OTHER OFFER. WE ALSO OFFER LENDING ON HOME EQUITIES, MORTGAGE LOANS, SHARED SECURED/UNSECURED CREDIT CARDS AND PERSONAL LOANS. CALL YOUR LOCAL BRANCH AND WE WILL ANSWER ANY QUESTIONS YOU MAY HAVE!

NMLS#401285 – MY CREDIT UNION IS AN EQUAL OPPORTUNITY LENDER. WITH APPROVED CREDIT

2026 ANNUAL MEETING

PLEASE JOIN US ON **MAY 29TH, 2026** AT 1PM AT OUR MYCU BRANCH IN HASLET TX AND VIA ZOOM TO LEARN ABOUT THE CREDIT UNION AND HELP ELECT OUR DIRECTORS. APPLICATIONS TO SERVE AS A BOARD OF DIRECTOR MAY BE OBTAINED BY EMAILING MMASSEY@MYCUTX.COM THE ZOOM LINK WILL BE PROVIDED IN MAY PRIOR TO THE MEETING. FOR MORE INFORMATION GO TO WWW.MYCUTX.COM AS WELL AS YOUR LOCAL BRANCH'S FACEBOOK PAGE.

MORE IMPORTANT NEWS

DEBIT CARD FRAUD PROTECTION

YOUR MY CREDIT UNION DEBIT CARD COMES WITH SOME ADDED FRAUD PROTECTION. IF THERE IS ANY ACTIVITY THAT SEEMS FRAUDULENT, YOU WILL RECEIVE AN EMAIL, TEXT, AND PHONE CALL FROM OUR THIRD-PARTY FRAUD DEPARTMENT. PLEASE KNOW THAT YOU WILL NEVER BE ASKED FOR YOUR PIN, EXPIRATION DATE, YOUR ACCOUNT NUMBER, OR ANY OTHER PERSONAL INFORMATION. IF YOU ARE EVER UNSURE ABOUT ANY NOTIFICATION YOU RECEIVE, PLEASE CONTACT YOUR LOCAL BRANCH AND WE CAN ASSIST YOU.

TIPS TO AVOID FRAUD

- NEVER LET ANYONE GAIN ACCESS TO YOUR COMPUTER
- BE CAUTIOUS OF A SUSPICIOUS PHONE CALL OR TEXT MESSAGE
- REVIEW YOUR ACCOUNT INFORMATION REGULARLY
- WATCH OUT FOR DEALS THAT ARE TOO GOOD TO BE TRUE

COMPLAINT NOTICE DISCLOSURE

THIS CREDIT UNION IS INCORPORATED UNDER THE LAWS OF THE STATE OF TEXAS AND UNDER STATE LAW IS SUBJECT TO REGULATORY OVERSIGHT BY THE TEXAS CREDIT UNION DEPARTMENT. IF THE DISPUTE IS NOT RESOLVED TO YOUR SATISFACTION; YOU MAY FILE A COMPLAINT AGAINST THE CREDIT UNION BY CONTACTING THE TEXAS CREDIT UNION DEPARTMENT AT:

914 EAST ANDERSON LANE AUSTIN, TEXAS 78752-1699

P: 512-837-9236

F: 512-832-0278

WEBSITE: WWW.CUD.TEXAS.GOV EMAIL:

COMPLAINTS@CUD.TEXAS.GOV

THERE ARE CERTAIN CREDIT UNION DOCUMENTS AVAILABLE UPON REQUEST FROM MEMBERS.



- **MOBILE BANKING**
- **MOBILE CHECK DEPOSIT**
- **ONLINE TRANSFERS**
- **EASY ACCESS**



PERSONAL ACCOUNTS

Fees are used to pass the costs of special services directly to the member who use them and ensures maximum financial advantage for the greatest number of members. Fees are subject to change at any time by the Board of Directors. (Revised 1-01-2026)

Online Bill Pay.....	\$6.99 per month
Photocopy per page.....	\$1.00
Fax per page.....	\$1.00
Official Checks made to members only (1 free per day).....	then \$1.00
Temporary Checks (1 sheet free at account opening).....	additional \$1.00
Overdraft Transfer from Savings.....	\$2.00
Teller Checks.....	\$2.00 per \$1,000
Photocopy of Checks (2 free per month).....	additional \$2.00
Address Correction (returned mail/statement).....	\$2.00
Reversal of NSF Check on Loan Payment.....	\$7.50
Returned Credit Card Payment.....	\$25.00
IRA Account One Time Set-up Fee.....	\$10.00
Closing Account within 60 days of Opening.....	\$10.00
Non-Electronic Payment of Authorized Draft for You.....	\$10.00
Manual Posting of Any Debit or Credit to Your Account.....	\$10.00
Returned Deposit Item.....	\$5.00
Insufficient Funds to Pay Authorized Draft/ACH Debit.....	\$30.00
Stop Payment Order.....	\$20.00
Forgery Affidavit.....	\$2.00
Check Returned or Honored for Non-Sufficient Funds.....	\$30.00
Interim Statements (Account Print-Outs).....	\$1.00 per 30 days
Statement Mailing fee-(without exemptions).....	\$2.00 per month
Statement Photocopies.....	\$1.00 per page
Account Reconciliation (\$5.00 minimum).....	\$20.00 per hour
Subpoena, IRS Levy (research, duplication).....	\$30.00 plus \$0.50 per copy
Letter to take collateral out of US (need proof of insurance).....	\$20.00
Wire Transfer (incoming).....	\$2.00
Wire Transfer (Outgoing Domestic).....	\$15.00
Guaranteed Auto Protection (GAP) Plus.....	\$425.00
Refinance Existing MYCU Loan or Skip Payment.....	\$35.00
Late Charge - Past Due Loan Payment (over 10 days).....	5% of payment
Late Charge on Credit Card Payment 5%.....	\$5.00 to \$25.00
Foreign ATM withdrawal fee.....	\$1.00
ATM Terminal Transfer or Overdraft Transfer Protection Fee.....	\$2.00
ATM Balance Inquiry.....	\$1.00
Research for Debit Card/ACH.....	\$5.00
Return authorized ACH.....	\$10.00
Overdraft by ATM or Debit Card.....	\$30.00
ATM or Debit Card Maint. Fee.....	\$1.00 per month
Debit Card Replacement fee.....	\$5.00
Reissue Debit Card PIN.....	\$5.00
Below Min. \$5 balance on savings.....	\$7.50 per month
Below Min. \$500 balance on NOW Checking.....	\$7.50 per month
Below Min. \$2,500 balance on Ultra Checking.....	\$7.50 per month
Check Cashing Fee.....	Minimum \$5.00 or 3% of Check*
*With no direct deposit or payroll deduction, nor equal amount of funds on deposit in account, no prime time acct, or with no MYCU loan.	
Excess Withdrawals from Share Savings (2 free within each month, then each time over the two free).....	\$5.00 each
Early Withdraw from Christmas Club (before Nov 1st).....	\$10.00 each
You must maintain a \$5 frozen minimum balance in your Share Savings Membership account at all times. *The \$5 minimum balance isn't available to cover overdrafts.	

NEED TO MAKE A PAYMENT? CHECK OUT OUR NEW DIGITAL PAY FEATURE! PAY ON YOUR LOAN FROM AN EXTERNAL FINANCIAL INSTITUTION USING A DEBIT CARD OR ACH FOR A SMALL FEE OF JUST \$4.95.

*YOUR SAVINGS FEDERALLY INSURED TO AT LEAST \$250,000 AND BACKED BY THE FULL FAITH AND CREDIT OF THE UNITED STATES GOVERNMENT. NCUA, A U.S. GOVERNMENT AGENCY.

HASLET
(682) 207.3886

CANTON
(903) 567.5981

CROWLEY
(817) 921.9093

EULESS
(817) 283.8023

MINEOLA
(903) 569.0303

MINERAL WELLS
(940) 325.8900

FACTS

WHAT DOES MY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	<p>My 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.</p> <p>If after reading this notice you have questions, please contact us at: (682) 207-3886 or write to: Privacy Notice Officer My Credit Union, 13016 Highway 287 Haslet, Texas 76052</p>
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What?	<p>Information We Collect About You We collect nonpublic personal information about you from the following sources:</p> <ul style="list-style-type: none">• 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 <p>We may disclose all of the information we collect, as described above, as permitted by law.</p>
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How?	<p>Parties Who Receive Information From Us We may disclose nonpublic personal information about you to the following types of third parties:</p> <ul style="list-style-type: none">• 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, plastic card processors, and government agencies <p>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 companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also 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, and follow your instructions as you authorize, or protect the security of our financial records.</p> <p>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.</p>
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Reasons we can share your personal information	Does My Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share
What we do		
How to Opt Out or Stop Certain Disclosures About You	<p>If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures – you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of the disclosures to nonaffiliated third parties, you may select one of the following:</p> <ul style="list-style-type: none"> • Call the following number: local (682) 207-3886 • Ask to be mailed a privacy disclosure and opt out form and return it to: Privacy Notice Officer My Credit Union, 13016 Highway 287 Haslet, Texas 76052 <p>You may opt out of these disclosures at any time. This opt out, by law, will not apply to disclosures that are legally permitted or disclosure we make to companies that perform services on our behalf or to other financial institutions that have joint marketing agreements with us.</p> <p>Once we receive your request, we have a reasonable amount of time to stop the disclosures. You may always contact us for assistance if you wish to later revoke your opt out election.</p>	
Note to joint account holders	<p>If you and someone else (or others) who is/are not member(s) of our credit union has/have obtained a financial product from us, the nonmember(s) is/are eligible to exercise the right to opt out. If any one of you exercises the right to opt out, we will treat it as if all of you directed us to not make disclosures to non-affiliated third parties (except those that are permitted by law).</p>	
Disclosure of Information About Former Members	<p>If you terminate your membership with My Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.</p>	
How We Protect Your Information	<p>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.</p>	
What Members Can Do to Help	<p>My Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:</p> <ul style="list-style-type: none"> • 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. 	

Call 682.207.3886 or go to www.mycutx.com