

Important Notices Enclosed

Let us help you stay FEE FREE!

We will continue to provide as many free or low cost (minimal fee) services as possible. We offer free E-statement service. We offer bill pay at a minimal fee and free home banking. Our minimum savings balance is **\$20** and our basic checking balance minimum is **\$0**. To avoid future statement mailing fees, sign up for free e-statements. We have some exemptions built in, so check with your local branch.

If you have a small business, **Small Business checking accounts** are charged a flat \$15.00 per month. The \$200 minimum balance is still effective for small business accounts. \$20 min. is required in the savings/membership account associated with the checking.

We rely on members who are our only customers. We ask for your support when you buy new vehicles or need a home equity loan. Loans are our primary source of income/business. We are very competitive on rates and terms. We will do our best within our means to match or beat any other offer on your auto or home. **Keeping your loan local even at a comparable rate helps our local economy, our employees and neighbors and helps us to keep our prices down on other products and services.**

My Credit Union is not for profit and here to serve only its members.

Check with us. We were still offering to refinance your vehicle as low as 2.40% A.P.R. (conditions apply) Check with your local branch or our website and see if we are currently still running this special.

Give us a call. We love to talk to members directly. We do not have voice mail.

SWAP & DROP

Reduce your interest rate
& Save every month.

One of the greatest advantages of membership in My Credit Union has been our auto refinance program.

We understand members may purchase new or used autos over the weekend when the credit union is closed.

No problem! We offer the chance to refinance at My Credit Union.

Our employees are happy to help and do all the paperwork.

Just drive your auto to the local branch and bring your payment book, account number and 10 day payoff. We can help you get the payoff if needed. We get your loan approved and send a check to the finance company and you are saving next month. Give us a call on any vehicle you have financed elsewhere.



Home Equity and Mortgage Loans are Quick & Easy at My Credit Union

*Eliminate broker-middle man fees *Local personal service & your loans are kept at the credit union
 *All in one statements--see your loan on line and on your account statement with your checking savings, escrow account. *You can escrow yourself and earn interest at MYCU. * Our fees are low and we get the paperwork done at low costs. Personal attention means your loan closes as fast as possible. Pay online, in person at a branch or auto transfer from your checking or savings. Convenient, safe and very easy, no mailing delays or postage . Call us for Home Equity, new or refinancing! MYCU is an equal opportunity lender. *NMLS member.

Courtesy Pay (overdraft protection)

Made a Mistake on your checking?

We have you covered up to \$300. Avoid embarrassing returned checks and avoid the merchant return fee at the store. You are automatically signed up if you meet the disclosure conditions. *****

*****For full and complete Overdraft Coverage to include ATM & Debit Card Withdraws from your account, please go to our website www.mycutx.com and click the overdraft banner and accept the overdraft agreement for your debit card and ATM withdraws. Call us if you need help. Forms are available at your local branch.

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
Phone (512) 837-9236
Fax (512) 832-0278
Website: www.cud.texas.gov

There are certain credit union documents available upon request from members.

New Home Banking Product Coming Soon

January 2018 , we will be changing the look of the Home Banking. While the new product will look different, it will be more versatile and accommodating for more electronic transactions in the future. Hang in there while we make the change for a better future.

New CAR Loan Program for Problem Credit

Turned Down for a CAR Loan? Has your credit rating suffered for some reason? MY Credit Union can still help. We have a new partner that can help members who have lower credit scores. Apply today with My Credit Union at www.mycutx.com, Go to loans and then vehicle loans. We can get you quick answers.

Annual Notification of My CU Fee Prices

MY CREDIT UNION FEE SCHEDULE

Fees: Fees are used to pass the costs of special services directly to those members 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. (Rev.9-22-15)

24 Hour Telephone Access.....	Free	
P/C Access-on Line Banking.....	No Monthly Service Fee	
Online Bill Pay.....	No Monthly Service Fee	
Notary Service (members only).....	FREE	
Photocopy per page.....	\$1.00	
Fax per page.....	\$1.00	
Official Checks made to members only.....	1 Free per day then \$0.50	
Temporary Checks.....	Start up kit is free, additional.....\$.60	
Overdraft Transfer from Savings.....	\$2.00	
Official Checks.....	\$5.00	
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	
Membership Account Fee (non refundable).....	\$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	
Return of Item You Deposited.....	\$5.00	
Insufficient Funds to Pay Authorized Draft/ACH Debit.....	\$30.00	
Courtesy Pay Non-Sufficient Funds Fee.....	\$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	
E-Statements-no statement mailed.....	FREE	
Statement Mailing fee-(without exemptions).....	\$1.00 per month	
Statement Photocopies.....	\$1.00 per page	
Account Reconciliation.....	(\$5.00 minimum) \$20.00 per hour	
Subpoena, IRS Levy, etc.....	\$30.00	
Letter to take collateral out of US (need proof of insurance).....	\$20.00	
Wire Transfer (incoming).....	\$2.00	
Wire Transfer (Outgoing Domestic).....	\$15.00	
Western Union Wire Transfers.....	\$15.00	
Gap.....	\$330.00	
Refinance Existing MYCU Loan/Skip Payment.....	\$35.00/25.00	
Late Charge - Past Due Loan Payment (over 10 days).....	5% of payment	
Late Charge on Credit Card Payment 5%.....	\$5.00 to \$25.00	
ATM or Debit Card Cash Withdrawal.....	\$1.00	
ATM Terminal Transfer Fee or Overdraft Transfer Protection Fee.....	\$2.00	
ATM Balance Inquiry.....	\$1.00	
ATM Point-of-Sale Purchase/Withdrawal.....	\$0.25	
Research for Debit Card/ACH.....	\$5.00	
Return authorized ACH.....	\$10.00	
Overdraft by ATM or Debit Card.....	\$30.00	
Monthly ATM/ Debit Card Fee.....	\$5.00	
Debit Card First One.....	Free	
Replacement of lost, stolen or damaged Debit Card.....	\$5.00	
Reissue Debit Card PIN.....	\$5.00	
Below Min. \$20 balance on checking or savings.....	\$5.00	
Below Min. \$500 balance on NOW Checking.....	\$7.50 for month	
Below Min. \$2,500 balance on Ultra Checking.....	\$7.50 for 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 members account, 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
Excess Withdrawal from Vacation Club (4 free within a calendar year, then each time over the four free).....		\$10.00 each
You must maintain a \$20 frozen minimum balance in your Share Savings Membership account at all times.*The \$20 minimum balance isn't available to cover overdrafts.		

PRIVACY DISCLOSURE

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.

If after reading this notice you have questions, please contact us at: (817) 428-2463 or write to: Privacy Notice Officer My Credit Union , 5744 Watauga Road , Watauga, Texas 76148

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, plastic card processors, 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 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, 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.

How to Opt Out or Stop Certain Disclosures About You

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:

- Call the following number: local (817) 428-2463
- Ask to be mailed a privacy disclosure and opt out form and return it to: Privacy Notice Officer My Credit Union, 5744 Watauga Road Watauga, Texas 76148

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.

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.

Note to joint account holders: 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 exercise the right to opt out, we will treat it as if all of you directed us to not make disclosures to nonaffiliated third parties (except those that are permitted by law).

Disclosure of Information About Former Members

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.

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 Members Can Do to Help

My 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.