



Fee Schedule

Effective August 1, 2023

Monthly Account Fees

Share Savings	Free
Free Checking	Free
Premier Checking (if below \$500 minimum balance) ..	\$5.00
New Path Checking	\$10.00
Money Market (if below \$5,000 minimum balance)	\$15.00

Transfer Fees

Account to Account Transfer (A2A)	Free
Person to Person Transfer (P2P)	Free
Home Banking (Online)	Free
Telephone (with representative)	\$2.00

Statement Fees

EStatement	Free
Paper Statement (per statement)	\$3.00

Wire Transfers

Incoming Wire (Domestic or International)	\$10.00
Outgoing Domestic	\$20.00
Outgoing International	\$45.00

ATM /Debit

ATM Withdrawal (at MCU owned ATMS)	Free
ATM Withdrawal (at ATMS not owned by MCU).....	\$2.00
Cash Advance	\$3.00
Debit Card Replacement	\$8.00

Lending Fees

Return Loan Payment	\$30.00
Loan Payment by Phone (ACH or Debit Card)	\$13.95
Online Loan Payment (ACH or Debit Card)	\$8.95
Skip a Pay Fee (per loan skipped)	\$25.00

Notary Fees

Members	Free
Non-Member first signature	\$6.00
Non-Member each additional signature	\$1.00

Other Service Fees

Excessive Share Savings Withdrawal Fee ..	\$3.00
(Per-in person withdrawal, in excess of 2 per month)	
Christmas Club Early Withdrawal Fee	\$5.00
(Per withdrawal, waived Nov 1st-Dec 31st)	
Account Activity Printout (with representative)	\$5.00
Bill Payment Service-Homebanking	Free
Copy of Paid Check-Homebanking	Free
Copy of Paid Check (with representative)	\$5.00
Stop Payment (per item)	\$30.00
Non-Sufficient Funds (per item-Check, ACH, Debit) ...	\$30.00
Overdraft Privilege (per item-Check, ACH, Debit)	\$30.00
Returned Deposit (per item-Check, ACH, Debit)	\$30.00
Overdraft from Line of Credit	\$2.00
Overdraft from Savings	\$5.00
Bank Check	\$5.00
Money Order (per money order, up to \$500)	\$3.00
Gift Card (per card up to \$1,000)	\$3.00
Invalid Address (monthly)	\$2.00
Temporary Checks (10 checks)	\$5.00
Non Member Check Cashing Fee	\$10.00
(Checks over \$100.00)	

Collection Fees

All costs involved in collecting amounts owed to MCU including court costs and attorney fees.

Late Loan Payment.....	5% of monthly pymt
(\$20 min fee per payment when over 10 calendar days late)	

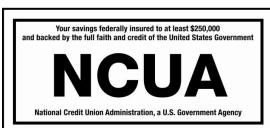
Research Fees

Account Research (per hour, 1 hour min)	\$25.00 (plus \$2.00 per copy)
Garnishments, Levies, Liens,	
Subpoenas	\$25.00 (plus \$2.00 per copy)
IRS Subpoenas	as authorized by IRS
Photocopy (per copy)	\$2.00
Immigration Correspondence	\$5.00
Account Verification	\$5.00
Closed Account Fee (within 180 days of opening)	\$5.00

Filing Fees

Filing fees for MCU security interest in any secured loans will be based on security type and state pricing.

Lost Title Replacement	\$15.00
Lien Release	\$15.00



TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE

Monthly:

Quarterly:

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Share Savings	\$200.00 to \$19,999.99 / \$20,000.00 to \$49,999.99 / \$50,000.00 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$200.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Young Investors	\$5.00 to \$4,999.99 / \$5,000.00 to \$19,999.99 / \$20,000.00 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	\$200.00 to \$19,999.99 / \$20,000.00 to \$49,999.99 / \$50,000.00 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$200.00	Average Daily Balance	Account withdrawal limitations apply.
Vacation Club	\$200.00 to \$19,999.99 / \$20,000.00 to \$49,999.99 / \$50,000.00 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$200.00	Average Daily Balance	Account withdrawal limitations apply.
IRA Savings	\$200.00 to \$19,999.99 / \$20,000.00 to \$49,999.99 / \$50,000.00 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	\$100.00	—	—	Average Daily Balance	Account withdrawal limitations apply.

RATE SCHEDULE (cont.)									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Money Market	\$2,500.00 to \$19,999.99 / \$20,000.00 to \$49,999.99 / \$50,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$5,000.00	\$5,000.00	\$2,500.00	Average Daily Balance	—
Premier Checking	\$500.00 to \$19,999.99 / \$20,000.00 to \$49,999.99 / \$50,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$500.00	\$500.00	Average Daily Balance	—
Free Checking	—	—	—	—	\$5.00	—	—	—	—
New Path Checking	—	—	—	—	\$5.00	—	—	—	—

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Share Savings, Young Investors, Christmas Club, Vacation Club, IRA Savings, and Premier Checking accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Share Savings, Young Investors, Christmas Club, Vacation Club, IRA Savings, Money Market, and Premier Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share Savings, Young Investors, Christmas Club, Vacation Club, IRA Savings, Money Market, and Premier Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share Savings account. Some accounts may have additional minimum opening

deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share Savings, Money Market, and Premier Checking accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Share Savings, Young Investors, Christmas Club, Vacation Club, Money Market, and Premier Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. ACCOUNT LIMITATIONS — For Share Savings, and Young Investors accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by

check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. If you withdraw from your Christmas Club account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened or during the period from November 1st through January 31st of each club year. For Share Savings accounts, you may make two (2) withdrawal(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Christmas Club, Vacation Club, and IRA Savings accounts, you may not make any withdrawal or transfer to another credit union account of yours or to a third party by mean of pre-authorized or automatic transfer, telephone order or instruction or similar order to a third party. For Money Market, Premier Checking, Free Checking, and New Path Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

9. RATES — The rates appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

10. FEES — See separate fee schedule for a listing of fees and charges applicable to your account(s).

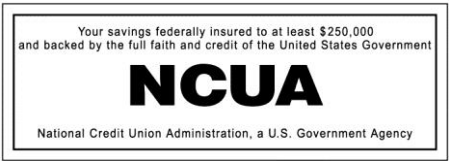
LOCATIONS

Memorial Credit Union
7789 Southwest Freeway, Suite 175
Houston, TX 77074
(713) 778-6300

915 Gessner, Suite 180
Houston, TX 77024

1740 W. 27th Street, Suite 170
Houston, TX 77008

Drive Thru
7500 Beechnut
Houston, TX 77074



FUNDS AVAILABILITY POLICY DISCLOSURE

This Disclosure describes your ability to withdraw funds at Memorial Credit Union. It only applies to the availability of funds in transaction accounts. The Credit Union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

1. GENERAL POLICY — Our policy is to make funds from your cash and check deposits available to you on the same business day that 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. 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 close of business 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 the close of business or on a business day we are not open, we will consider that the deposit was made on the next business day we are open.

2. RESERVATION OF RIGHT TO HOLD — In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$225.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, 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 next business 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.

3. HOLDS ON OTHER FUNDS — If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this Disclosure for the type of check that you deposited.

4. LONGER DELAYS MAY APPLY — We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525.00 on any one (1) day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as 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 seventh business day after the day of your deposit.

5. SPECIAL RULES FOR NEW ACCOUNTS — If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

6. FOREIGN CHECKS — Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this Disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institution upon which it is drawn.

FACTS

WHAT DOES MEMORIAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ■ Social Security number and account balances ■ credit history and credit scores ■ payment history and risk tolerance When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Memorial Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Memorial 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 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 nonaffiliates to market to you	No	We don't share

Questions?

Call 713.778.6300 or go to www.memorialcu.org

Who we are

Who is providing this notice?

Memorial Credit Union

What we do

How does **Memorial Credit Union** protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does **Memorial Credit Union** collect my personal information?

We collect your personal information, for example, when you

- open an account or show us your driver's license
- apply for financing or give us your contact information
- provide employment information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Memorial Credit Union has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Memorial Credit Union does not share with our nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT.*

Other important information

Information is also collected through the Internet and includes information other than Personal Information that does not reveal your specific identity or does not directly relate to an individual, such as browser information, information collected through cookies, pixel tags and other technologies. To view the State of Texas Privacy Laws, refer to <https://www.texas.gov/en/about/Pages/privacy-policy.aspx>.