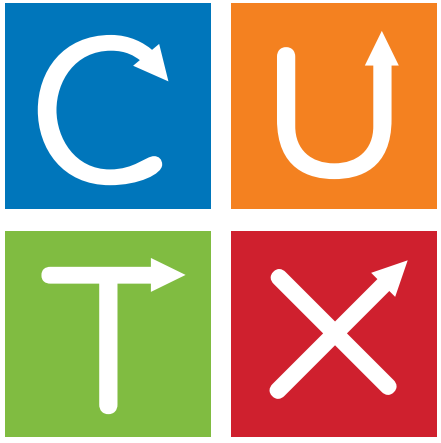


PRODUCT GUIDE

Our Secure Checking accounts provide peace of mind and come loaded with perks...

- Minimum opening deposit – $25
- Over 80,000 surcharge-free ATMs[1]

SECURE CHECKING also includes...

- Total Identity Monitoring [2]
- Buyers Protection & Extended Warranty [3]
- Mobile Phone Protection [3]
- $hopping Rewards [2]
- Unlimited Access to Credit Report/Score [2,5]
- Same Day, Instant Issue Debit Card

SECURE CHECKING *PLUS* also includes...

- Cash Back Member Rewards [2]
- Health Discount Savings [2] †
- Travel & Entertainment Discounts [2]
- AD&D Insurance [3,4]

Buy Now, Pay Later

Use your debit card when you shop and fit larger purchases into your budget through monthly installments[6].

EARLY PAY

Set up direct deposit into your CUTX checking account and get your money up to two days before your normal payday[7].

Federally insured by NCUA. Membership required. Insurance products are not a deposit; not NCUA insured; not an obligation of credit union; and not guaranteed by credit union or any affiliated entity. 1: Surcharge-free ATMs are available through AllPoint and MoneyPass networks. Visit allpointnetwork.com or moneypass.com to find one near you. 2: Registration and activation required. 3: Refer to Guide To Benefits for complete details of coverage. 4: Insurance products are not a deposit; not NCUA insured; not an obligation of credit union; and not guaranteed by credit union or any affiliated entity. Plateau Insurance Company of Crossville, TN. will be the Accidental Death & Dismemberment Insurance underwriter. 5: You will have access to your credit report and score provided your information has been verified by the CRA. Credit score is a VantageScore 3.0 based on Transunion data. Third parties may use a different type of credit score to assess your creditworthiness. 6: No application or credit check required. Eligibility for the Buy Now Pay Later (BNPL) program is subject to qualifying online and in-store debit card purchases, and existing account relationship(s). You can only participate in the BNPL program if you receive an offer within CUTX online or mobile banking. Your account must be open for at least one (1) year to be eligible. Repayment fixed-term options include 3, 6 or 12 months, subject to qualifying debit card purchase amounts. Each installment plan is subject to a fixed 15.99% Annual Percentage Rate (APR). Eligible debit card purchases must be greater than $100, not to exceed $2,500. Eligible members may have up to two (2) active BNPL payment plans at any given time, not to exceed an aggregate maximum outstanding balance of $2,500. Accounts with more than one (1) non-sufficient fund (NSF) instance in the last sixty (60) days and any loan payments that are more than thirty (30) days past due in the last ninety (90) days are not eligible. Loan payments (such as mortgage, auto, credit card, etc.), payments to third-party BNPL providers, or cash transactions such as ATM withdrawals are not eligible. Other terms and conditions apply.7: Electronic deposits are available up to two business days early depending on timing of receipt into our Automatic Clearing House (ACH) database. Member must be enrolled in direct deposit through their employer. Excludes International deposits. †-This is NOT insurance.

CUTX offers competitive loan products to fit every budget. We offer:

- New and Used Auto Loans
- Mortgage and Home Equity Loans
- "On the Spot"[1] and other Personal Loans
- Discounts Available *(with auto payment)*[2]

CUTX CREDIT CLIMBER[3]

This program is designed to help members with no credit history or past credit issues build or re-build their credit. Our unique approach includes a virtual credit counselor that helps our members improve their credit and reach their goals.

CREDIT CARDS

The Platinum Mastercard comes with competitive rates, no annual fees, no balance transfer fees, and additional benefits like Mastercard ID Theft Protection, Lost Wallet Assistance, Card Controls, Pay it Later, and much more.

MORTGAGE LOANS[4]

At CUTX, we make the home loan process hassle-free. Our dedicated mortgage team will find the best mortgage loan for you and have you ready to move in no time.

- Purchase a home
- Home Equity Loans
- Refinance your current home

EQUAL HOUSING OPPORTUNITY

Contact our home team at **972-705-4845** or **800-314-3828** or start the pre-qualification process at **CUTX.org/Loans**.

1: Terms and conditions may apply. Membership and enrollment into Online Banking is required. Must be a member of Credit Union of Texas for a minimum of 3 months and in good standing. Applications must be submitted through Online Banking. Only one On the Spot Loan can be open at one time. Message and data rates apply. 2: Some restrictions apply. Cannot be combined with other discounts. 3: Credit Climber is a service of Credit Mountain, Inc. Neither Credit Mountain nor Credit Union of Texas can guarantee that your credit score will improve or that you will be approved for credit products in the future. 4: All loans and rates are subject to credit approval and CUTX lending policies. CUTX home loan programs are only available in Texas. Additional terms and conditions apply. Prequalification is not a commitment to lend. Membership required. Equal Housing Opportunity | NMLS #576560 Credit Union of Texas provides mortgage loans through its affiliate Texas Mortgage Lending, LLC, NMLS #1641703.

SHARE SAVINGS

This is the account that opens your membership!
A one-time membership fee of $20, plus a $5 initial deposit establishes your *SHARE* in CUTX.

- Kids Accounts
- Holiday Savings
- Certificates of Deposit
- Money Market Accounts
- Individual Retirement Accounts

SAVE THE CHANGE

Turn everyday purchases into savings. CUTX rounds up each purchase and puts the difference toward your savings. ***Save $240[1] and CUTX will match $120!*** Opt in through online banking and set savings goals in the Savings Center.

HOLIDAY SAVINGS

Prepare for the holidays and check everyone off your list with this savings account. Withdrawals can be made November 1 through January 31 at no fee.

CDS & MONEY MARKET ACCOUNTS

Grow your savings with flexible options. Certificates of Deposit offer competitive rates for terms from 6 to 60 months with a $1,000 minimum opening balance. Money Market Accounts offer higher yields, liquidity and up to six transfers per month.

KIDS SAVINGS

You're never too young to start planning and saving for tomorrow. Help a child in your life build a bright financial future by opening a kids savings.

Federally insured by NCUA. Membership required. 1:You will be eligible for a one-time match bonus in the amount of $120 on the first $240 in debit card roundups made to your Save The Change savings account each calendar year defined as January 1 through December 31. To qualify for the one-time match bonus: 1) You must be enrolled in Save the Change, 2) Cumulative roundup transfers of $240 must be made to your Save The Change savings account, and, 3) All accounts and loans must be in good standing to receive the one-time match bonus not to exceed $120 per calendar year. Save the Change offers a 0.50% Annual Percentage Yield (APY). The APY is accurate as of October 1, 2023, and is subject to change. The bonus match will be credited to your Save The Change savings account the following business day after eligibility. If the account is closed or unenrolled from the program before the match is posted, matching bonus will be forfeited. Matching funds may be reported on IRS form 1099.

NEW & USED AUTO LOANS

Our great rates, flexible terms, and convenient process make CUTX the perfect place to finance your next vehicle.

- Competitive rates on new and used vehicles
- Flexible terms
- Auto pay from your CUTX account or other account

Getting pre-approved is easy, and it gives you buying power when you head to the dealership. Apply online, by phone at **972-705-4802,** or visit a CUTX branch to get started!

AUTO REFINANCE

If you financed your vehicle through a dealership and you're stuck with a rate you don't like, let CUTX see if we can save you money. We often uncover fees or charges for items our members didn't even know they purchased. And, we can do it in just minutes.

VEHICLE SEARCH

Shop smarter for your next vehicle with our vehicle search tool available on the CUTX website. Browse vehicles, take virtual test drives, compare pricing, find better deals and access free CARFAX and AutoCheck reports.

AUTO LEASING

You can reduce your monthly payment up to 50% when you lease with FairLease, a CUTX auto solution. Visit **FairLease.org** or call **1-800-NEW-LEASE**.

AUTO PROTECTION PROGRAM[1]

We've got you covered with Guaranteed Asset Protection (GAP), vehicle service contracts, and insurance products available to protect you after your purchase.

CUTX CREDIT UNION OF TEXAS

FAIRLEASE™ A CUTX Auto Solution

All loans and leases are subject to credit approval. Some restrictions apply. Savings are estimates, actual savings may vary. Membership required. This is not a commitment to lend or lease. FairLease and GoFair are wholly owned subsidiaries of Credit Union of Texas. 1: Auto Protection Program offered through our third-party affiliate. Additional terms and conditions may apply. Insurance Products are not insured by the NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.

DIGITAL SOLUTIONS

ONLINE BANKING[1]

Manage your money from your laptop or mobile device, so you always have easy access to your accounts at anytime, anywhere you go.

- Personalized Offers
- Preapproved Loans[2]
- Account Management
- See Transactions & Alerts
- Simple Interface
- Regular Updates
- 24/7 Support
- Bill Pay
- eStatements
- Zelle® Money Transfer[3]
- Personalized Dashboards
- Budgeting Tool with Purchase Tracking
- Lock or Unlock Your Card[4]
- Report Your Card Lost or Stolen
- Set Travel Notifications
- Set Spending Controls
- Credit Score Monitoring & Simulator[5]
- Remote Deposit

Download the app and put the control in your hands.

Download on the App Store

GET IT ON Google Play

SECURITY

Once you enroll, you can take advantage of all our security features. You'll be protected whenever and wherever you access your CUTX accounts and when we see a transaction that seems odd, we'll block it and text you[6].

We will never ask for your username and/or passwords.

If anyone does, you should hang up immediately and call Member Services. ***214-818-3231*** *or* ***1-800-627-0006***

Federally insured by NCUA. Membership required. 1: Message and data rates may apply. 2: Preapproval is not a commitment to lend. 3: Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. Must have a bank account in the U.S. to use Zelle. In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Landline numbers, Google Voice™ numbers, and Voice over Internet Protocol (VoIP) numbers may not be used to enroll in Zelle. 4: When you place a lock on your debit card via Mobile Banking, it will prevent most types of card transactions from being processed until you take action to unlock your card. However, the lock may not stop card transactions presented as a new recurring transaction by the merchant or the posting of refunds, reversals or credit adjustments to your account. Additionally, transactions and authorizations that occurred prior to locking the card will not be affected. During card processor limited down time, purchases may be approved due to the lock restriction not being enforced by the stand in processor. This feature is available on the Mobile Banking app for iPad, iPhone and Android devices. Data connection required. Locking your card is not a replacement for reporting your card lost or stolen. Contact us immediately at 1-800-314-3828 if you believe that unauthorized transactions have been made. Alerts may be sent to you in the form of an e-mail or text message. Your mobile carrier's standard text-messaging and data rates will apply. 5: The credit score provided is intended to help you understand the factors that affect your credit score, and ways you may be able to save money with Credit Union of Texas loan products. The credit score found in the credit report may be different than the credit score you see here. 6: For credit/debit card fraud only.

BUSINESS BANKING

CUTX has multiple options to meet the needs of your business with Business Checking and Business Checking Plus.

CUTX Business Checking Plus

- No monthly service fee if you maintain a $10,000 monthly average balance[1]
- Merchant Services available[2]
- Digital invoicing and online payment integration available[2]
- Includes Business Sense Benefits Package[3] for your business and employees!

Business Benefits

- Data Breach Solutions for business
- Cellular Telephone Protection
- Identity Theft Expense Reimbursement Coverage

Employee Benefits

- Shopping Rewards
- Prescription Drug Benefit
- Vision Benefits
- Dental Benefits

Eligibility: Benefits are available to business account holders and their employees and are subject to the terms and conditions for the applicable Benefits. Some Benefits may require authentication, registration and/or activation.

MERCHANT SERVICES

Credit Union of Texas offers our business members state-of-the-art merchant services[3] and access to technology solutions for small businesses. Take your business to the next level with simple and secure credit card processing and merchant services. All we need is some basic information about you and your business, and we can help.

BUSINESS & COMMERCIAL LOANS

We can help your business grow with multiple loan options!

Call Us Today.

Contact our East Texas team at **972-705-4980**
or our DFW team at **972-705-4982**.

Membership required. Federally insured by NCUA. 1: CUTX Business Checking Plus Monthly Service Fee $15. 2: Merchant Services is provided by FISERV and is a fee-based service. 3: Please refer to the Business Sense brochure for benefit details.



HOW TO JOIN

Simply complete a membership application *(online or at a branch)* and open a savings account with $25 or more.

Apply **online** at **CUTX.org/Join**

Complete a membership app and take it to a **CUTX branch** near you

Find a CUTX branch near you at **CUTX.org/Locations**

CUTX IS VIRTUALLY EVERYWHERE!

We strive to make banking with us easy and convenient. That means giving you options!

- Online Banking at **CUTX.org**
- ATMs & ITMs[1]
- Mobile Banking*
- Social Media
- Debit Alerts[2]
- Direct Deposit
- Appointment Setting
- Online Chat

Federally insured by NCUA. Membership required. 1: Interactive teller machine 2: Message and data rates may apply.

ABOUT CUTX

In 1931, a small group of Dallas teachers applied for a credit union charter. In the beginning, CUTX's assets totaled only $65. Today, CUTX is one of the state's largest credit unions serving more than150,000 members. **Our values aren't in profits; they're in people.** We exist solely to serve our members and communities, with no stockholders to enrich. Through the use of volunteer boards and member ownership, we're able to provide all the banking services and conveniences for everyday life—savings, checking, loans, surcharge-free ATMs, online and mobile[1] banking— all with some of the most competitive rates around.

WHAT'S IN IT FOR YOU

Strong Tradition

We've got nearly 100 years under our belt working for you. And just like our members since 1931, you still own the place!

Our Rates Don't Play

CUTX offers some of the most competitive rates on deposits and loans.

Focus on Community

We donate our time, money, and resources to local charities. Our areas of passion include:

#CUTXCares

- Education
- First Responders
- Veterans
- Local Non-Profits
- Community & Civic Groups

WE HAVE MORE

Here are just a few of the extra perks that we offer…

- Member Scholarships
- Pay for Grades Contest
- Tax Prep Savings
- Auto Pay Loan Discounts
- Checking Discounts for Veterans
- Military/Educator Loan Discounts
- Prescription Discounts[2]
- ...and more!

1: Message and data rates may apply. 2: Registration/activation required. This is NOT insurance.

BRANCHES



Allen: 900 W Bethany Drive, Suite 100 ■ Allen 75013
Allen SMART Branch: 300 Rivercrest Blvd ■ Allen 75013
Berkner SMART Branch: 1600 E. Spring Valley Road ■ Richardson 75081
Bonham: 410 N Center St ■ Bonham 75418
Castle Hills: 6201 N. Josey Lane, Suite 214 ■ Lewisville 75056
Dallas (Hampton): 4180 South Hampton Road ■ Dallas 75224
Dallas (Ross Avenue): 3305 Ross Avenue ■ Dallas 75204
DeSoto: 2828 Prince George Avenue ■ DeSoto 75115
Frisco: 4770 Eldorado Parkway, Suite 300 ■ Frisco 75034
Garland: 5021 N Garland Ave ■ Garland 75040
Gilmer (Town Square): 107 E Marshall St ■ Gilmer 75645
Gilmer: 755 US Hwy 271 N ■ Gilmer 75644
Kilgore: 110 Midtown Plaza ■ Kilgore 75662
Little Elm SMART Branch: 1900 Walker Lane ■ Little Elm 75068
McKinney: 2651 Ridge Road, Suite 101 ■ McKinney 75070
McKinney (District 121): 6701 Alma Road, Suite 150 ■ McKinney 75070
Mesquite: 1020 Gross Road ■ Mesquite 75149
North Lamar SMART Branch: 295 Stone Ave ■ Paris 75460
Paris: 11 South Plaza ■ Paris 75460
Rockwall: 2914 Ridge Road ■ Rockwall 75032
Sulphur Springs: 200 Main St ■ Sulphur Springs 75842
Tyler (Independence Park): 8435 Military Dr ■ Tyler 75706
Valley Ranch: 6911 N MacArthur Blvd. ■ Irving 75039
West Richardson: 281 W Campbell Rd ■ Richardson 75080
Wylie: 2580 W FM 544 ■ Wylie 75098

Member Services: 214-818-3231 or 1-800-627-0006
Mortgage Loans: 972-705-4845
Auto Loans: 972-705-4802
FairLease: 1-800-NEW-LEASE
GoFair Auto Solutions: 972-705-4899

Help@CUTX.org

CUTX.org

Equal Housing Opportunity | Federally insured by NCUA | Membership required
Credit Union of Texas, Experience More, and our logo are Reg. U.S. Pat. & TM Off