



### **Negative Information Notice**

We may report information about your loan, share or deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

**Legal Process.** If any legal action is brought against your account, we may pay out funds according to the terms of the action or refuse any payout until the dispute is resolved. Any expenses or attorney fees we incur in responding to legal process may be charged against your account without notice, unless prohibited by law. Any legal process against your account is subject to our lien and security interest.

**Governing Law.** This Agreement is governed by the Credit Union's Bylaws, federal laws and regulations and the laws and regulations of the Commonwealth of Texas, as amended from time to time.