



Welcome



to





We're Happy  
You're Here!

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Dear Member,

We're excited to share some important news:

**United Texas Credit Union will soon become  
ALLIANCE Credit Union.**

By joining forces, we're building something even better for you, combining **United Texas'** strong member relationships with **ALLIANCE's** broad suite of financial products, innovative technology, and deep community focus.

At **ALLIANCE**, we believe in helping our members achieve more, with better rates, better digital tools, and the personalized service you deserve.

**You'll soon have access to:**

- Enhanced digital banking that makes managing your money easier from anywhere.
- Competitive loan and deposit rates that put more money back in your pocket.
- A wider range of products and benefits, including stock rewards on debit transactions and member-exclusive benefits.
- Expanded community programs and partnerships that give back to the places we live and work.

While we're growing, your membership remains the same at its core: local, member-owned, and focused on your financial success.

**You don't need to take any action right now.** Your accounts, debit cards, and online access will continue to work as usual. Over the coming months, we'll keep you informed every step of the way as we complete this transition and introduce you to the **ALLIANCE** experience.

We're honored to welcome you to **ALLIANCE Credit Union**, where a stronger future and greater possibilities are built together.

Sincerely, **Matt Grannan**  
*President & CEO*  
ALLIANCE Credit Union



**ALLIANCE**  
C R E D I T   U N I O N

*For people, not profit.*

## WHO WE ARE

At ALLIANCE Credit Union, we are guided by a simple belief: people come first. As a not-for-profit financial cooperative, our purpose is to help members achieve more through better rates, innovative solutions, and personal service that puts people ahead of profit.

Our culture is built on collaboration, integrity, and care for our members, our communities, and each other. We expect our team to bring enthusiasm, empathy, and excellence to every interaction, because our members deserve nothing less.

Our commitment extends beyond financial services. We actively support and invest in the communities we serve through local events, educational programs, and partnerships that uplift families and neighborhoods. We believe that strong communities create strong members, and community involvement is not just an initiative for us but a core part of who we are.

Through the joining of our two organizations, we are combining like-minded financial cooperatives that share a passion for service and a commitment to progress. Together, we are expanding opportunities, strengthening resources, and building a future that benefits everyone we serve.

At ALLIANCE, we believe in doing more than banking. We believe in building a stronger future together.

## LOCATIONS

### Amarillo

- 9404 Hillside Rd. Unit 101
- 4711 S Soncy Rd. | **COMING 2026!**

### Big Spring

- 2002 Birdwell Ln.

### Boerne

- 1440 South Main

### Ft. Worth

- Polaris | 2595 Polaris Dr.
- Golden Triangle | 5120 Golden Triangle Blvd.

### Lubbock

- Central | 2224 34th St.
- Main | 6219 Spur 327
- Medical | 3802 24th St.
- Northwest | 1008 Frankford Ave.
- Quaker - HLC | 8401 Quaker Ave.
- South | 2404 82nd St.
- South Indiana | 12812 Indiana Ave.
- Southwest | 6716 82nd St.

### New Home

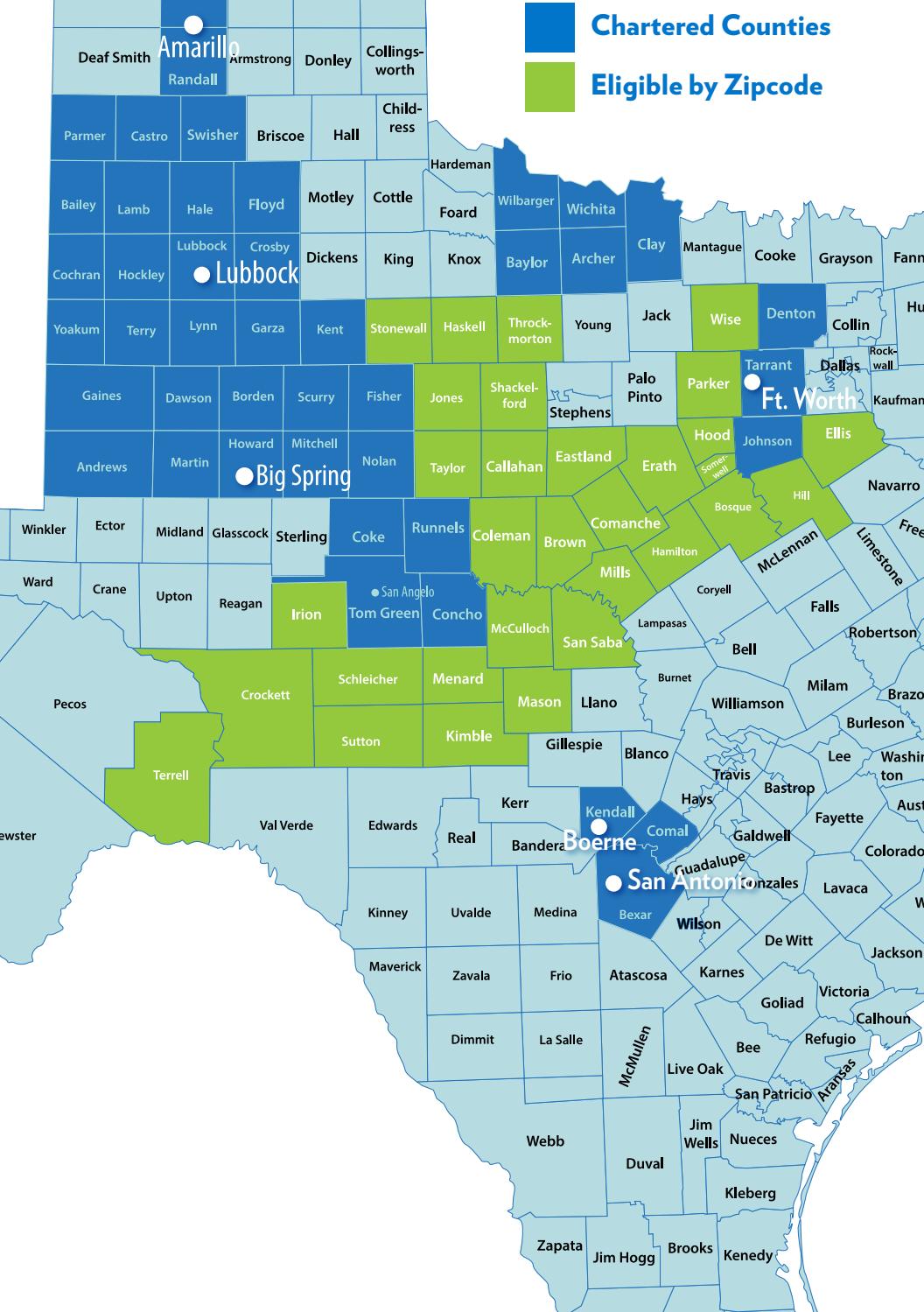
- ATM Only | 102 E Broadway

### San Antonio

- Braun | 10023 W Loop 1604 N
- Headquarters | 5500 UTSA Blvd.
- Medical Center | 7318 Louis Pasteur



Harley		Moore	Hutchinson	Roberts	Hemphill
Oldham		Potter	Carson	Gray	Wheeler
Deaf Smith		Amarillo Randall	Armstrong	Donley	Collingsworth
Parmer	Castro	Swisher	Briscoe	Hall	Childress
Bailey	Lamb	Hale	Floyd	Motley	Cottle
Cochran	Hockley	Lubbock ● Lubbock	Crosby	Dickens	King
Yoakum	Terry	Lynn	Garza	Kent	Stonewall
Gaines		Dawson	Borden	Scurry	Fisher
Andrews		Martin	Howard ● Big Spring	Mitchell	Nolan



## After January 1, 2026

- **New Accounts & Products | [Page 12](#)**

Accounts & products opened after January 1, 2026 will be ALLIANCE Credit Union products.

- **Schedule of Fees | [Page 20](#)**

We've updated our account fee structure to ensure we can continue providing reliable, high-quality service across our combined membership.

## November 2026

- **Checking Accounts | [Page 12](#)**

All UTX Checking accounts will transition to ALLIANCE Checking accounts. You can continue to use your existing checks.

- **Savings & Certificates | [Page 15](#)**

All UTX Savings, Certificates, Money Market, and Liquid Asset accounts will transition to coordinating ALLIANCE accounts.

- **Online Banking & Mobile App | [Page 18](#)**

All UTX members will receive further information regarding login & usage of ALLIANCE's Online Banking & Mobile Application.

- **Rewards | [Page 14](#)**

ALLIANCE Checking account holders will be eligible for our Bits of Stock™ rewards program which earns up to 1% stock rewards with each debit card swipe!

- **Benefits | [Page 19](#)**

Your new ALLIANCE benefits offer discounts on Trust & Will prep, Tax Prep, & more! Don't forget to ask about our ALLIANCE Stars program offering even more services to our Community Partners!

- **Skip-A-Pay | [Page 16](#)**

Instead of once-a-year seasonal skips, you can skip a loan payment after you have made 3 consecutive, on-time payments, up to twice a year.

## After November 1, 2026, UTX members will no longer be charged the following fees:

- Unauthorized or Revoked ACH Origination – Member Generated: \$25.00/Item
- Bank-to-Bank Transfer (one-time or recurring) loan payment to another institution from a United Texas Account: \$10.00
- Collection Item (out of state or foreign): \$25.00/Item
- Cash Withdrawal from Foreign-Owned ATM: \$1.50/Withdrawal
- Balance Inquiry from Foreign-Owned ATM \$1.50/Inquiry
- Merchant/NSF Collection Fee: \$20.00/Item
- Levy Garnishment Processing Fee: \$25.00
- Temporary Checks: \$1.00/Set
- Coin Orders: \$2.00 per \$100.00
- Debit Card Receipt Copy: \$10.00/Receipt
- Coin Counting: 5% of Amount Counted

## Staying the Same Until November 2026

- **Current UTX Accounts**

Accounts opened prior to January 1, 2026 will not transition to ALLIANCE products until November 2026.

- **Routing Number & Checks**

Existing checks with the United Texas routing number will continue to work.

- **Debit & Credit Cards**

Your current Debit & Credit cards will remain unchanged until further notice.

- **Mortgage & Loan Payments**

Continue to make your loan payments as usual.

- **Online Banking & Mobile App**

You will still have access to conduct your banking business online and through the UTX mobile app until November 2026.

- **Rewards & Benefits**

Your UTX rewards and member benefits will not change until November 2026.

- **When will my account switch to ALLIANCE?**  
All accounts opened prior to January 1, 2026 will transition to ALLIANCE accounts in November 2026.
- **Can I open a UTX account after January 1?**  
Accounts opened after the new year will open as ALLIANCE accounts and will be eligible for ALLIANCE rewards and benefits.
- **Do I have to wait for November 2026 to move my account?**  
No, you are welcome to close your current UTX account(s) and open new ALLIANCE accounts prior to our transition date. However, please note that new accounts will be required to meet all ALLIANCE account requirements.
- **Will I be required to meet account requirements when moving in November 2026?**  
No, UTX accounts moving during the account transition in November 2026 will have all account requirements waived. (*Minimum Deposit Fees, Credit Score Requirements, etc.*)
- **Will I lose my rewards through UTX on January 1?**  
UTX members will receive their earned rewards up to October 31, at which point all UTX accounts will be transitioned to ALLIANCE products.
- **Can I sign up for Bits of Stock™ prior to November 2026?**  
Only ALLIANCE checking account holders are eligible for Bits of Stock™ rewards. UTX members can open an ALLIANCE checking account anytime.
- **Will my account number change in November 2026?**  
The majority of UTX account numbers will remain the same. ALLIANCE will notify those with effected account numbers. No action is needed on your part until then.

- **Will my Debit & Credit cards change?**  
Your instant issue debit card and credit card will be reissued if deemed necessary in November 2026. Until then, use them as normal.
- **Will my loan payment change?**  
No, the required monthly payment will not change.
- **Do I need to download the ALLIANCE Mobile App?**  
No, your United Texas mobile app will continue to function until November 2026.



# Welcome to ALLIANCE!

We are excited to make your transition into our ALLIANCE Checking account as smooth and effortless as possible.

As a UTX member, your current checking account will move over automatically in November 2026 with **no action needed on your part.**

To keep things simple, we have also waived our credit score requirement for this transition. It is our way of ensuring the experience feels easy, seamless, and centered around you.

## ALLIANCE Checking

- Free Instant Issue Debit Cards
- Free Bill Pay (*with three or more bills per month; \$5 if not met, see fee schedule*)
- Free Online & Mobile Banking
- Free Mobile Deposit
- Overdraft Protection & Courtesy Pay
- Bits of Stock™ Eligibility (Ages 18+)

Members are welcome to open new ALLIANCE accounts prior to November 2026.

New Checking accounts will be eligible for our Bits of Stock™ rewards platform at account opening. Account requirements will need to be met in order to open accounts prior to the November 2026 change-over.

All account transitions will begin November 2026.

Your current Debit Card will continue to work as usual. No action is needed right now.

FREE Instant Issue Debit Cards will be available to our United Texas members November 2026.

Most account numbers will remain the same. You will be notified on or after November 1, 2026 if your account number is required to change.

All ALLIANCE Checking accounts are eligible for our rewards platform, Bits of Stock™ where you can earn up to 1% stock rewards with every swipe of your debit card.

	<b>Ultimate Checking Ruby   Sapphire   Diamond</b>	<b>ALLIANCE Checking</b>	<b>Revive Checking</b>	<b>Commercial Checking</b>
<b>Required Opening Deposit</b>	\$25   \$25   \$25	\$50	\$50	\$50
<b>Account Requirements</b>	None   Multiple Requirements   Multiple Requirements	561+ Credit Score	500-560 Credit Score	650+ Credit Score
<b>Monthly Service Fee</b>	\$6   \$4   None	<b>None</b>	\$10	\$10
<b>Cash Back &amp; Rewards</b>	0.5% Cash Back	Bits of Stock™ Eligibility (Ages 18+)	Bits of Stock™ Eligibility (Ages 18+)	None
<b>Overdraft Fee</b>	\$25 Paid Item Fee	\$24 Paid Item Fee	\$24 Paid Item Fee	Not Available
<b>Negative Balance Fee</b>	None	\$3/Day	\$3/Day	\$3/Day
<b>Mobile Deposit</b>	Free	<b>Free</b>	<b>Free</b>	<b>Free</b>
<b>Bill Pay</b>	Free	Free with 3 Bills/Month	Free with 3 Bills/Month	Free with 3 Bills/Month
<b>Debit Card</b>	Instant Issue MasterCard	Instant Issue	Instant Issue	Instant Issue
<b>Online &amp; Mobile Banking</b>	Free	<b>Free</b>	<b>Free</b>	<b>Free</b>

## Bits of Stock™

### Swipe. Invest. Repeat!

Your ALLIANCE debit card earns up to 1% stock rewards with every swipe. That means your groceries, your rent, your next fill-up, and any other debit card purchase, will earn you real stock in companies you already know & love!



**ALLIANCE Checking offers Bits of Stock™ rewards to members ages 18 and older.**

The Bits of Stock™ trading platform can be accessed through the ALLIANCE Mobile App.

Bits of Stock™ lets members earn rewards that can be redeemed and invested in real stocks. A brokerage account is required before you can begin earning.

Review our extensive FAQ page and learn more about Bits of Stock™ at [alliancecutx.com](http://alliancecutx.com).



*Scan the QR code for more information.*



## Savings, Money Market, & Certificates

ALLIANCE offers great rates on Savings & Certificates! The table below demonstrates what your UTX accounts will transition to with ALLIANCE.

UTXCU	ACU
Savings, Money Market, Liquid Asset, & IRAs	Savings, Money Market, Liquid Asset, & IRAs
Share Certificate	Certificate
Kids Club & Teen Club	Savings
Young Adult Club	Savings
Christmas & Vacation Club	Money Market or Liquid Asset

Dividends and Rates are subject to change at any time. For the most up-to-date rates, please visit our website.

\$1000 opening deposit requirements will be waived for UTX members during the November 2026 transition, however; no dividends will be earned until the \$1000 is met.

Track your growth with our Mobile App & Online Banking.

The \$100 opening deposit for our Junior Certificates will be waived for UTX member accounts transitioning to ALLIANCE.



Scan the QR code for more information.



## Skip-A-Pay

ALLIANCE encourages members to take advantage of our Skip-A-Pay feature, which allows you to skip a loan payment twice per year after three consecutive on-time payments. Use it whenever you need it most, not just seasonally.

*Skip-A-Pay is not available for business loans, mortgage loans, or credit cards.*

Use our fully automated Skip-A-Pay platform.



Scan the QR code for more information.

Payments made prior to November 2026 will count toward Skip-A-Pay eligibility.

Skip-A-Pay eligibility will be noted in your online banking & mobile banking app after the November 2026 account switch-over. Additional fees are associated with Skip-A-Pay, please scan the QR code to the left for more information.

## Auto Loans & Personal Loans

ALLIANCE offers a variety of auto loans and personal loans that help you get the funding you need, when you need it, with flexible payment plans and an easy pre-approval process.



We offer extra coverage for your vehicles. Ask us about GAP, MCP, Mechanical Repairs, and Payment Shield.

No penalties for early repayment!

Use our Vehicle Finder tool to help navigate the auto market and find your next ride!

## Mortgages

Whether you're buying your first home or planning your next move, ALLIANCE offers mortgage solutions to fit your needs.

- **\$0 DOWN LOAN PROGRAMS**
  - H.O.M.E 100
  - USDA
  - VA
- Conventional 10/15/20/25 & 30 year terms
- FHA 10/15/20/25 & 30 year terms
- Jumbo
- Self-Employment Bank Statement

## HELOC & Second Lien

Our Home Equity & Second Lien solutions provide flexibility and control, giving you the power to use your home's value for the things that matter most.



*Scan the QR code for more information.*

## Servicing Platforms

If your current mortgage is being serviced by TruHome, you should not anticipate any changes. You may continue to access your loan information by using the same website as you currently do. The only difference you will see in January, is the ALLIANCE logo and new billing information.

If you have Automatic Payments currently established, you do not need to take any additional action as your settings will not change.



## Online & Mobile Banking

Online & Mobile Banking allows members to utilize tools such as Bill Pay, Mobile Deposit, and Account Alerts. Through these channels, you can also sign-in to Bits of Stock™, make Loan Payments, and initiate Skip-A-Pay.

**Until the November 2026 account transition, UTX members will continue to utilize the United Texas Online Banking & Mobile App.**

## Download our Mobile App!



GET IT ON

Google Play



DOWNLOAD ON THE

App Store



## Personal, Home, & Auto Insurance

We have partnered with **TruStage** to provide our members with a full suite of coverage options for Life Insurance, Auto & Property Insurance, and AD&D Insurance.

## Trust & Will Preparation

We have partnered with **Trust & Will** to provide our members with affordable and convenient Estate planning options with will preparation starting at \$159 with our ACU discount.

## Tax Preparation Discounts

Enjoy annual discounts with **H&R Block** and **TurboTax** through ALLIANCE.

## ALLIANCE Stars

We offer special services for champions of service in all of our communities.

### Are you an ALLIANCE Star?

- Health Care Workers
- Law Enforcement Personnel
- Fire Rescue Personnel
- School District & Educational Employees
- Veterans & Active-Duty Military



Learn more about  
ALLIANCE Stars

## Privately Insured

Thanks to our member-owners, your share accounts are protected up to \$500,000 per account with ASI and ESI. This is an additional \$250,000 in coverage per account than what UTX members currently receive.



**Important Notice – Fee Updates EFFECTIVE JANUARY 1, 2026**

Fees marked with an asterisk (\*) differ from your current United Texas Credit Union (UTXCU) fee schedule.  
Please refer to your UTXCU fee schedule to review prior amounts.

**DEPOSIT ACCOUNT AND SERVICE FEE SCHEDULE**

<b>ACCOUNT SERVICES AND MAINTENANCE FEES</b>	
<b>TYPE</b>	<b>FEES</b>
Account Closure	\$20.00 if account closed within 90 days of account opening*
Account Reconciliation/Research	\$20.00/Hour; \$20.00 Minimum Charge
Bad Address	\$5.00/Month
Collection Item (out of state or foreign)	\$25.00/Item
Legal Action Fee	\$100.00/Request <b>NEW</b>
Levy Garnishment Processing Fee	\$25.00
Paper Statement	\$3.50/Statement
Statement Copy	\$3.00/Copy*
<b>PAYMENT AND TRANSACTION SERVICES</b>	
Bill Pay	\$5.00/Month if 3 bill minimum is not met <b>NEW</b>
Cashier's Check	\$2.00/Check*
Check Copy	\$3.00/Check*
Check Printing	Prices vary depending on style and quantity ordered
Credit Union Check	\$1.00/Check*
Money Order	\$1.00/Money Order*
Stop Payment	\$20.00/Request*
Temporary Checks	\$1.00/Set
Wire: Domestic – Outgoing	\$20.00/Transfer
Wire: International - Outgoing	\$35.00/Transfer <b>NEW</b>
<b>CHECKING ACCOUNT SERVICES AND OVERDRAFT FEES</b>	
Courtesy Pay	\$24.00/Item – Each Submission/Resubmission*
Deposit Item Return	\$5.00/Item
Merchant/NSF Collection Fee	\$20.00/Item
Negative Balance	\$3.00/Day – Excluding Sundays and Federal Holidays*
NSF (Non-Sufficient Funds)	\$24.00/Item - Each Submission/Resubmission*
Returned Item	\$5.00/Item – Each Submission/Resubmission*
<b>CARD SERVICES</b>	
Balance Inquiry from Foreign-Owned ATM	\$1.50/Inquiry
Card Payment Processing	\$5.00/Payment*
Card Replacement	\$5.00/Card
Card Replacement - RUSH	\$25.00/Card <b>NEW</b>
Debit Card Receipt Copy	\$10.00/Receipt
Mastercard® Debit Card with Member Supplied Artwork	\$5.00/Card – after one (1) free per year
Mastercard® Gift Card	\$4.00/Card
VISA Gift Card	\$3.00/Card <b>NEW</b>
<b>CASH SERVICES</b>	
Cash Advance – Member	\$5.00/Advance*
Cash Advance – Non-Member	2.00% of Advance Amount; Minimum of \$5.00*
Cash Withdrawal from Foreign-Owned ATM	\$1.50/Withdrawal
Check Cashing	1.00% of Check Amount*
Coin Counting	5% of Amount Counted
Coin Orders	\$2.00 per \$100.00
<b>DEPOSIT ACCOUNT TRANSACTION LIMITS</b>	
Excess Debit – Liquid Asset	\$25.00/Transaction after six (6) per month*
Excess Debit – Money Market	\$10.00/Transaction after six (6) per month
Excess Debit - Savings	\$1.00/Transaction after six (6) per month*

**BUSINESS/COMMERCIAL ACCOUNT FEES**

Business Checking Strap Fee (Starter and Plus)	\$0.50/Strap
Business Non-Profit Checking Fee	\$5.00/Month - if average daily balance falls below \$500
Business Non-Profit Checking Transaction Fee	\$0.10/Transaction – after 100 free transactions/month
Business PLUS Checking Fee	\$25.00/Month - if average daily balance falls below \$5,000
Business PLUS Checking Transaction Fee	\$0.20/Transaction – after 300 free transactions/month
Business Savings Excessive Transactions	\$2.00/Withdrawal after six (6) per month
Business Special Savings Withdrawal	\$5.00/Withdrawal after four (4) per month
Business Starter Checking Fee	\$15.00/Month - if average daily balance falls below \$2,000
Business Starter Checking Transaction Fee	\$0.20/Transaction – after 200 free/month
Commercial Checking	\$10.00/Month <b>NEW</b>

**SPECIAL ACCOUNT AND PRODUCT FEES**

Christmas Club Account Withdrawal	\$10.00/Withdrawal – after one (1) free per year
Revive Checking	\$10.00/Month <b>NEW</b>
Ultimate Checking Fee – Ruby Level	\$6.00/Month
Ultimate Checking Fee – Sapphire Level	\$4.00/Month
Ultimate Checking Fee without E-Statement	\$5.00/Month
Vacation Club Account Withdrawal	\$10.00/Withdrawal – after two (2) free per year

**SAFE DEPOSIT BOX FEES\*\*\* – available at select branches only\*\*\***

3x5	\$20.00/Year
3x10	\$30.00/Year
5x10	\$50.00/Year
10x10	\$75.00/Year
Key Deposit	\$10.00
Drilling Fee	\$275.00



American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. Members' accounts are not insured or guaranteed by any government or government-sponsored agency.

\*\*ASI/ESI does not insure safe deposit box contents.

\*\*\*Safe Deposit Boxes are available at the following branch locations:

- Headquarters – 5500 UTSA Boulevard, San Antonio, TX 78249
- Polaris – 2595 Polaris Drive, Fort Worth, TX 76137
- Medical Center – 7318 Louis Pasteur, San Antonio, TX 78229

If you would like a physical copy of the disclosures, please reach out to 1-800-687-4328.



Disclosures



NMLS#440863

