

smart:financial
CREDIT UNION

MEMBERSHIP EQUALS FREEDOM™

A Year Full of Success



2014
Annual Report

*81st Annual Membership Meeting
April 2, 2015*

Our Mission & Vision

Mission Statement:

Provide Superior Service to Every Member

Vision Statement:

Our vision is to be the financial services provider most admired for its people, performance and innovation.

Meeting Agenda:

Invocation

Ascertainment of Quorum

Appointment of Recording Secretary

Welcome and Introduction of Guests

Adoption of Standing Rules

Approval of Minutes of the 80th Annual Meeting

Report of the Board of Directors - Mrs. Douthulia Gardner,
Chairman of the Board

Report of the President - Mr. Gary Tuma, President / Chief
Executive Officer

Smart Financial Foundation Report - Dr. William A. Young, Jr.
Chairman - Smart Financial Foundation

Unfinished Business

New Business - Report from the Nominating Committee & Election
of Directors

Drawing for Door Prizes

Other New Business

Adjournment

Standing Rules:

- I. Robert's Rules of Order, Newly Revised, are the governing rules of this meeting.
- II. Debate by any one member is limited to two minutes at one time on any motion.
- III. A member may speak only twice on any motion and the second time only after others who wish to have been allowed to speak once.
- IV. Affirmation and negative views will be recognized alternately, when possible.
- V. All motions must be submitted in writing, signed by the maker, if requested by the Chairman.
- VI. The Credit Union bylaws state that written ballots shall be required for any contested position; otherwise, the election may be by voice vote. The nominee receiving a majority of the votes cast shall win the election.

Annual Meeting Minutes

The Annual Meeting of the members of Smart Financial Credit Union was called to order by the Chairman of the Board, Mr. Larry Frazier, Thursday, April 3, 2014, at 7:09 p.m. at the Sheraton Houston Brookhollow Hotel, 3000 North Loop West, Houston, Texas.

Mr. Samuel Massie gave the invocation. The Chair determined that a quorum was present and appointed Mrs. Sandra Torres as Recording Secretary.

Chairman Frazier welcomed members to the 80th Annual Membership Meeting. He then introduced the persons seated at the head table and special guests seated in the audience. Mr. Frazier then introduced the Board of Directors and Audit Committee members of Smart Financial Credit Union.

Mr. Frazier referred to the Standing Rules as printed in the Annual Report and requested adoption of the Standing Rules as distributed. Dr. William A. Young, Jr. moved, Mr. Samuel Massie seconded that the Standing Rules be adopted as presented. The motion carried.

Mr. Frazier then referred to the printed minutes of the March 21, 2013 Annual Meeting contained in the Annual Report and asked for any corrections. Mr. Chad G. Greer moved, Mr. Solomon Silva seconded approval of the minutes as presented. Carried.

Mr. Frazier commented that as Chairman of the Board of Directors of Smart Financial Credit Union, he was proud to welcome members to the 80th Annual Membership Meeting and happy to celebrate a milestone in the history of the Credit Union. He added that on this very day, 80 years ago, the charter was approved to start what was then Houston Public School Teachers Credit Union. Mr. Frazier also commented that members could read about the many ways their Credit Union continues to strive to improve the financial lives of those it serves in his report on page 13 of the Annual Report. He thanked the membership for their continued support on behalf of the Smart Financial Credit Union Board of Directors, Management, and Staff.

Mr. Gary Tuma, President and CEO, thanked Mr. Frazier and welcomed the members to the 80th Annual Membership Meeting.

Mr. Tuma then commented that it was ironic that on this very date in 1934, the Texas Department of Banking approved a request to charter a new credit union - the Houston Public School Teachers Credit Union. Now, 80 years later, that credit union is known as Smart Financial Credit Union, but the founding principles are the same. We are here to be a financial resource for

our members. Mr. Tuma added that in 1934 financial times were tough and people needed a resource that would help the hard working middle-class American family. He stated that most would agree that we still need that resource in 2014 and that is why we are all here.

Mr. Tuma stated that after weathering five years of the worst economy since the Great Depression, Smart Financial had a solid year of growth in 2013. He added that the Credit Union continues to perform at a high level with strong financial footings and progressive, yet conservative values.

Some of the financial highlights for last year include exceptional growth in our total loans outstanding. Year-end loans totaled \$293,211,340 and this reflected an increase of \$24,674,665 during 2013. The quality of our loan portfolio remains very strong with delinquency (.36% of total loans outstanding) and loan losses (.61% of average loans) at year-end.

Members increased their combined total deposits in 2013 by \$25,187,002 over the prior year and this produced year-end total assets of \$562,176,679. This represents an increase of \$33.7 million during the year.

Another significant highlight is reflected in the year-end Net Worth ratio. This is the primary measurement of a credit union's financial strength and SFCU increased this ratio from 9.14% to 9.30% during 2013. Keeping a strong capital position is critical and the addition of the net earnings of \$3,739,231 ensured that our Net Worth remains strong.

By regulation, a certified public accounting firm must perform an audit of the Credit Union's financial reporting each year. Mr. Tuma stated that the Board of Directors once again in 2013, received reports reflecting the safety and soundness of our Credit Union from our regulatory exam process and the audit by an outside CPA firm.

Mr. Tuma then announced that Smart Financial had been selected as one of Houston Business Journal's Best Places to Work by the Houston Business Journal (HBJ) for three consecutive years (2011, 2012 & 2013). In addition, Smart Financial was recognized in the Top 100 Employers in Texas. Smart was selected as Number 10 on the list for mid-sized employers. He added that this will be published in the Texas Monthly Magazine.

Mr. Tuma commented that he was very proud to have such a wonderful executive team and staff. They work very hard every day to provide Superior Service to Every Member. All applauded.

Mr. Tuma then expressed his sincere gratitude to the Board of Directors and Audit Committee and added that they work so hard on the members' behalf and give so much of their time to represent the members.

Mr. Tuma thanked the members for their continued support and allowing Smart Financial to be their financial services provider.

Mr. Frazier asked if there was unfinished business from the last Annual Meeting and stated the Chair knew of none.

Mr. Frazier gave an Explanation of the Election Process. He then turned the meeting over to Mr. Michael O'Neill, Chairman of the Nominating Committee who introduced the 2014 Nominating Committee members. Mr. O'Neill reported that the Committee placed the following slate of nominees before the membership for their consideration:

Position	Name	Length of Term
8	Ms. Maria Diaz	3 Years
9	Ms. Alys Dore'	3 Years
10	Mrs. Douthulia Gardner	3 Years
11	Mr. Jeffrey W. Hamlin	3 Years

Mr. Frazier reported that no nominations by petition had been received for Positions Eight, Nine, Ten, and Eleven therefore election for these positions may be held by voice vote. Dr. Jean Wren made a motion for election by acclamation for Positions Eight, Nine, Ten, and Eleven for the new terms. Dr. Jane Silva seconded the motion. The motion carried. Mr. Frazier congratulated the re-elected Board members.

Mr. Tuma introduced Smart Financial Resources service providers and special guests.

Mr. Tuma then introduced Dr. William A. Young, Jr., Chairman of the Smart Financial Foundation. Dr. Young commented that the Foundation's Mission Statement is to change lives, improve communities and achieve dreams. Dr. Young then took a moment to announce the members of the Smart Financial Foundation Board of Directors and thanked them for their hard work and dedication over the past year.

Dr. Young also shared with the members that The Credit Union National Association (CUNA) recently asked credit unions to share their stories of

any new and compelling outreach efforts to support their "Unite for Good" campaign. The Smart Financial Foundation submitted their story which told that in 2013, Smart Financial CU took its commitment to a higher level by creating a public foundation. The story goes into more detail regarding our involvement within the education communities, the CHRISTUS Foundation for HealthCare, Avance, Easter Seals, the Ruby Sue Clifton Scholarship Program and our involvement within the communities that we serve.

Dr. Young continued to share that our submission was the featured "Unite for Good" story in front of 4,000 people at the Governmental Affairs Conference that was held in Washington D.C. in February 2014. Smart Financial Foundation has received national recognition within the first year of creation.

Dr. Young concluded stating - imagine what will happen as Smart Financial Foundation moves forward and continues to changes lives, improve communities and achieve dreams.

Mrs. Jenny Smith, Senior Vice President-Business Development & CUSO President, conducted the drawings for door prizes.

Mr. Frazier asked for any other new business, and hearing none he expressed his appreciation to the membership for attending and adjourned the meeting at 7:50 p.m.



Mr. Jeffrey Hamlin, Secretary
Board of Directors

Report from the Chairman

It is with great pride that I have served as your Chairman of the Board of Directors over the past year. Representing the members of Smart Financial Credit Union is a challenging but rewarding experience. On behalf of the Board of Directors, it is my privilege to make my report to the membership of Smart Financial Credit Union.

2014 was a year of continued growth and expansion for Smart Financial. We added a new branch location in Missouri City. The Credit Union also moved into a new corporate headquarters.

Smart Financial was recognized for its continued commitment to support and give back to the organizations and communities it serves. The Credit Union received the Silver Partner Award from the Texas State Board of Education for its support and work with Houston ISD. The Smart Financial Foundation was also recognized at the state level, winning the Dora Maxwell Award for Social Responsibility.

Most importantly, the staff of Smart Financial Credit Union was recognized, yet again, for their commitment to Provide Superior Service to Every Member and to every employee. The Credit Union was named one of the Best Places to Work in Houston for an amazing fourth year in a row. It also received the honor of being named one of the Best Companies to Work in Texas, as published in Texas Monthly Magazine, for the second year in a row.

While 2014 was a great year for your Credit Union, we are just as excited about 2015. A new branch location was just opened in Pearland as Smart Financial received approval to expand its field of membership to all who live, work, or worship in Brazoria County. Several new products will be launched, including a rewards credit card and a new enhanced mobile banking product that will feature text alerts, remote deposit capture, and much more.

In February, the Credit Union announced an exciting new partnership with the City of Sugar Land and ACE Theatrical to sponsor the new Smart Financial Centre at Sugar Land. This live performance venue will promote capital investment, create new jobs, and enrich the lives of residents in Fort Bend and the surrounding counties that we serve.

In closing, I would like to recognize my fellow Board members for their continued support. This dedicated group volunteers their time and works countless hours to represent you, our valued members. On behalf of the Board of Directors, Management, and Staff, I want to thank you for your membership and continued support of Smart Financial Credit Union.

Sincerely,

A handwritten signature in black ink that reads "Douthulia Gardner". The script is fluid and cursive, with the first letter of each name being capitalized and prominent.

Douthulia Gardner
Chairman



Report from the President

2014 was a year of significant growth for Smart Financial Credit Union. Total assets increased approximately \$46.4 million, ending the year at over \$608 million. Meanwhile, loans increased to \$321.1 million; an increase of nearly \$27.9 million.

We also enjoyed another year of solid financial performance with \$2.5 million in earnings contributed to our capital. This kept our net worth ratio at 9.01%, well above the 7.00% regulatory threshold for a well-capitalized institution.

Delinquency and charge-off losses were very low again in 2014. At year-end, our delinquency reflected just .30% of our loans outstanding as 60+ days past due, and loan losses were just .67% of average loans balances.

Keeping Smart Financial strong and growing is the primary focus of your Board of Directors and the management team. We are very pleased to share these results with you!

Another significant event was our relocation of the corporate offices from the Newcastle location where we had been housed since 1983. The new home base for Smart Financial is located in the Westchase Business District and affords the Credit Union space for future growth and a beautiful new business home for the employees. Several tenants occupy space in the new facility that is not currently needed for the Credit Union and rental income will help pay approximately 50% of the annual operating expenses over the next several years.

We retained the Branch/Drive-Thru facilities at the Newcastle site so that our large member population in the area would continue to be served. With the addition of our new Missouri City location and another full-service branch in Pearland, Smart Financial will have twenty locations to serve our members.

Aside from adding new locations in the coming years, a major upgrade to our mobile services will be completed in 2015, giving our members the highest levels of accessibility and service via their cell phones.

It is my pleasure to share these important performance milestones for Smart Financial. I feel very fortunate to have been blessed with outstanding volunteers who lead the Credit Union and a dedicated and professional staff committed to providing personal service at the highest levels possible.

Thank you for your continued support and patronage. We know you have many choices available for your financial services, and we are so pleased you have chosen SFCU.

Sincerely,

A handwritten signature in black ink that reads "Gary Tuma". The signature is written in a cursive, flowing style.

Gary Tuma
President/CEO



Smart Financial Foundation Chairman Report

Over the past two years, it has been my privilege to serve as the Board Chairman of the Smart Financial Foundation. I would like to personally thank each of the Foundation Board of Directors for all of their hard work and dedication over the past year. These individuals volunteer their time and their insight has been instrumental within this Foundation.

When the Foundation was created in 2013, we defined our mission to change lives, improve communities and achieve dreams. We proudly created an organization with a solid foundation to help us achieve this mission and have the proper infrastructure in place.

The three targeted areas the Smart Financial Foundation chooses to focus its resources on are community involvement, educational and medical communities.

Our partnerships with community organizations such as Avance, allow us to provide financial literacy to Hispanic families. For Easter Seals, our donation helped purchase iPads for disabled children because they are unable hold a pencil or handle a puzzle piece. These are just two of the many examples of our community support in action.

For over 80 years, Smart Financial Credit Union has been heavily involved within the education sector. The Smart Financial Foundation is proud to partner with six School District Education Foundations. We are the proud sponsor of the Houston Independent School District's Scholars Banquet, which honors the Valedictorians and Salutatorians within the district. Within Humble ISD Education Foundation, our partnership has allowed us to give grants to schools that are in need.

For students, awarding scholarships is a major focus of the Foundation. We continue to give through the Ruby Sue Clifton Scholarship Program that began 15 years ago in honor of our beloved, Ruby Sue Clifton. To date, this program has given over \$160,000 to help with the cost of college and help the education dreams of students come true.

With the Credit Union's involvement in Fort Bend County Chamber of Commerce, the Smart Financial Foundation has become a partner of Youth in Philanthropy, which is an initiative of the George Foundation. The mission for Youth in Philanthropy is simple - to provide opportunities for junior and senior high school students to learn the role volunteering and philanthropy play in building a better community for all. Through our partnership, the Smart Financial Foundation has awarded over \$10,000 in scholarships to graduating high school students.

While Smart Financial Credit Union deploys branches within CHRISTUS Hospitals, the Smart Financial Foundation chose to take it a step further. Our partnership with the CHRISTUS Foundation for HealthCare helps them to provide healthcare and social services to the underprivileged and uninsured through outreach community clinics and services for the homeless. We also continue to be a supporter for the Children Miracle Network in Houston and Beaumont. The Network makes a difference in the lives of ill children and their families.

We would not be able to donate to the communities we serve without our fundraising efforts. The three main fundraisers for 2014 were our Annual Golf Tournament, Candy Sale, and Employee Giving Campaign. Between these three fundraisers, the Smart Financial Foundation raised more than \$70,000 in 2014. That, coupled with the support of the Credit Union, we were able to do great things not just in monetary donations, but also in volunteering. We are always more than happy to extend a helping hand.

Because of our community efforts, I am happy to report the Smart Financial Foundation earned the Cornerstone Credit Union League's Texas Dora Maxwell Social Responsibility Community Service Award. This award recognizes credit union efforts to strengthen local institutions and materially improve the lives of non-members through community outreach programs other than personal finance education. This is a wonderful accomplishment we received within the first 18 months of operation of our foundation.

While the Smart Financial Foundation has only been in existence for two years, I am very pleased to see how far we have come in such a short period of time. I am excited for the possibilities that are ahead of us and I know the Smart Financial Foundation will continue to change lives, improve communities and achieve dreams for many years to come.

Sincerely,



Dr. William A. Young, Jr.
Chairman - Smart Financial Foundation

Statement of Financial Position

	DEC. 31, 2014	DEC. 31, 2013
ASSETS		
Cash	\$ 31,916,439	\$ 12,998,419
Investments	181,855,154	185,597,916
Loans	321,132,419	293,211,340
Receivables	17,655,745	15,321,799
Accrued Income	1,431,293	1,493,578
Land	4,977,146	4,977,146
Building and Leasehold Improvements	18,107,756	17,975,391
Furniture and Equipment	5,017,007	2,341,630
Other Assets	26,510,732	28,259,460
TOTAL ASSETS	\$ 608,603,691	\$ 562,176,679
LIABILITIES		
Accounts and Drafts Payable	\$ 11,371,044	\$ 9,387,342
Other Payables	1,866,562	1,783,227
	\$ 13,237,606	\$ 11,170,569
MEMBERS' DEPOSITS		
Member Shares	\$ 239,608,488	\$ 213,725,917
Other Member Deposits	307,151,866	288,567,115
	\$ 546,760,354	\$ 502,293,032
RESERVES and UNDIVIDED EARNINGS	\$ 48,605,731	\$ 48,713,078
TOTAL LIABILITIES, MEMBER DEPOSITS, and RESERVES	\$ 608,603,691	\$ 562,176,679

As of December 31, 2014, Smart Financial Credit Union's investment portfolio included Treasury and Federal Agency Securities classified as available for sale with a book value of \$99,542,836. At December 31, 2014, these Treasury and Federal Agency Securities had a market value of \$99,709,721. The unrealized gain on these securities was included in the calculation of the Credit Union's reserves and undivided earnings.

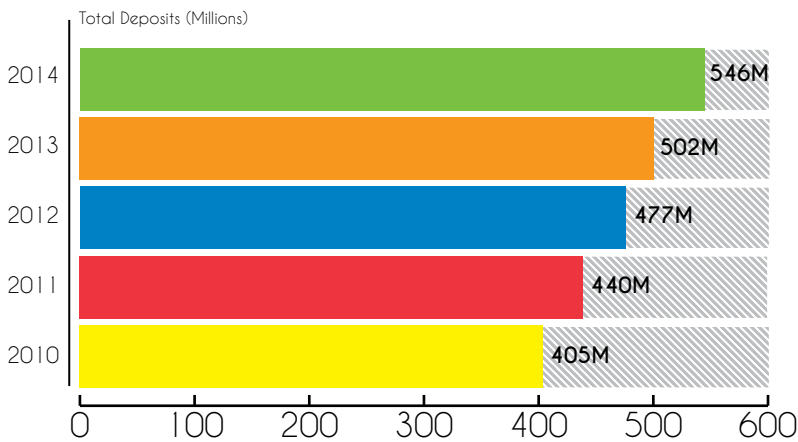
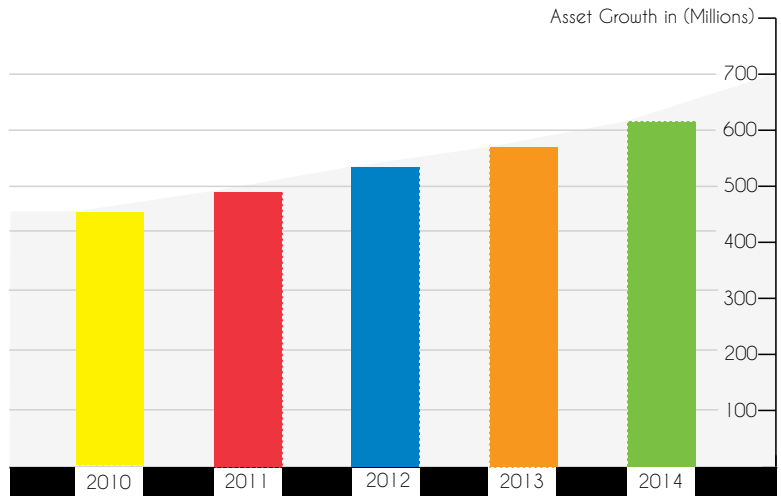
Statement of Income & Expenses

	DEC. 31, 2014	DEC. 31, 2013
INCOME		
Income on Loans	\$ 18,791,145	\$ 17,263,770
Income from Investments	1,187,886	1,159,794
Other Income	17,353,199	17,131,520
Total Operating Income	\$ 37,332,230	\$ 35,555,084
EXPENSES		
Salaries and Benefits	\$ 16,364,757	\$ 15,073,412
Travel and Conference	95,605	141,408
Office Occupancy	2,904,310	2,257,679
Office Operations	5,203,412	4,817,181
Marketing	1,021,419	1,394,134
Loan Servicing	989,534	785,112
Professional Services	3,424,672	3,480,333
Provision for Loan Loss	2,973,427	1,866,539
Interest	132	-
Other Operating Expenses	199,839	552,300
Total Operating Expense	\$ 33,177,107	\$ 30,368,098
INCOME FROM OPERATIONS	\$ 4,155,123	\$ 5,186,986
Non-Operating Gain (Loss)	(70,503)	278,066
Dividends Paid to Members	1,584,153	1,725,821
NET INCOME	\$ 2,500,467	\$ 3,739,231

Smart Financial Credit Union Profile

Asset Growth

2010	\$447,301,339
2011	\$482,621,900
2012	\$528,407,877
2013	\$562,176,679
2014	\$608,603,691



Total Deposits

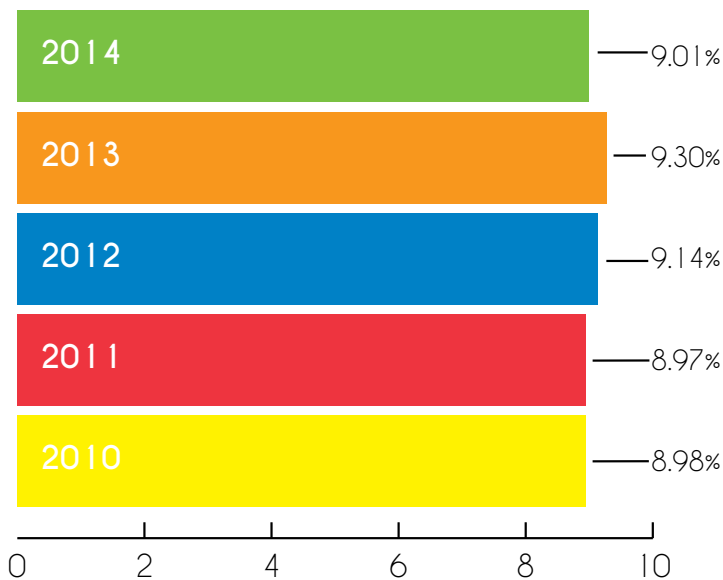
2010	\$405,060,486
2011	\$440,409,789
2012	\$477,106,030
2013	\$502,293,032
2014	\$546,760,354



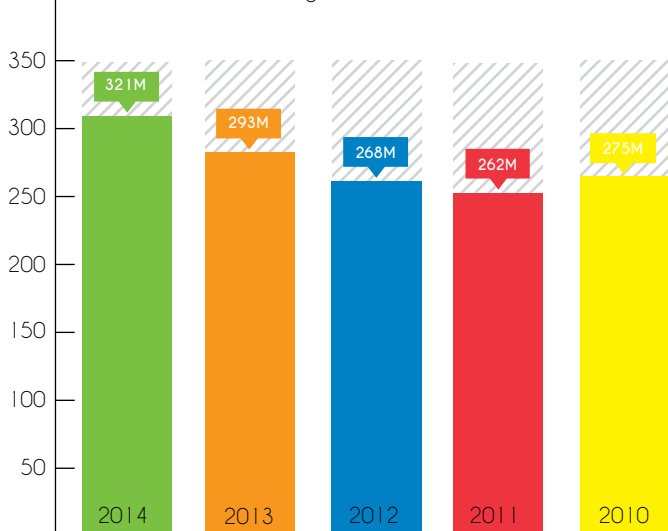
Financial Highlights

Net Worth Ratio

2010 8.98%
 2011 8.97%
 2012 9.14%
 2013 9.30%
 2014 9.01%



Total Loans Outstanding (Millions)



Total Loans Outstanding

2010 \$275,131,363
 2011 \$262,164,705
 2012 \$268,355,506
 2013 \$293,211,340
 2014 \$321,132,419

- 2014
- 2013
- 2012
- 2011
- 2010

Board of Directors and Officers

Board of Directors

Mrs. Douthulia Gardner
Chairman

2016

Mr. Jeffrey Hamlin
Vice-Chairman

2016

Mr. Chad G. Greer
Treasurer

2014

Mr. Michael O'Neill
Secretary

2015

Ms. Maria Diaz
Director

2016

Ms. Alys Dore'
Director

2016

Mr. Larry Frazier
Director

2014

Mr. Samuel Massie
Director

2015

Dr. Jane Silva
Director

2014

Dr. Jean Wren
Director

2015

Dr. William A. Young, Jr.
Director

2014

Audit Committee

Ms. Ann Petrillo
Chairman

Ms. Lena Gilmore
Member

Mr. Jerold Johnson
Member

Mrs. Diana Carrion
Member

Term Ends Officers

Gary Tuma
Chief Executive Officer

Linda Webster
Executive VP

Virginia Smith
SVP Business Development & Facilities, President / CEO - CUSO
President Smart Financial Foundation

LeAnn Kaczynski
SVP / Chief Financial Officer

Michael Piwetz
SVP Technology & Information Governance/
Chief Information Officer

Larry Seidl
SVP / Chief Lending Officer

Susie Smith
SVP Human Resources

Janice Carothers
VP Quality Assurance

Angela Chan
VP Finance & Analytics

Susan Chapman
VP / Chief Marketing Officer

Jason Deitz
VP Business Development & Facilities/
VP Smart Financial Foundation

Jeffrey Keene
VP Consumer Lending

Preston Price
VP Commercial Services

Diane Ray
VP / Controller

Sandra Robertson
VP Collections

Nancy Schwind
VP Branch Operations

Tricia Smith
VP Mortgage Services

Matt Spisak
VP Sales & Services

Sandra Torres
VP Board Services / Assistant to CEO

Corbin Wilson
VP Channel Development & Integration

Loretta Wolsey
VP Risk Management & Compliance

Greg Stirman
Community Development Officer

Fee Schedule Changes

Loan Accounts All Loan Accounts (Unless otherwise listed)

Loan Late Charge - 5% of monthly installment or payment amount if 10 or more days late (minimum of \$5, maximum of \$30)
Collection Agency Fee - all costs of collecting the amount you owe including court costs
Collection Attorney Costs - all costs of collecting the amount you owe including court costs on a reasonable attorney fees
Returned Check - \$28 if a check is returned on a loan payment
Application Fee (After 3 Denials Within a 12 Month Period) - \$25
Loan Payoff Letter - \$5
Skip-a-payment and extension fee - \$25
Loan Rewrite Fee (Auto, Boat, Motorcycle, Signature, and Single Payment Loans) - \$25
Loan Application Fee (Credit Builder and Stock Secured Loans) - \$25
Lost Title - \$25

CreditLine (Line of Credit)

Over limit - \$10
Overdraft Protection Transfer - \$2 per transfer over \$10

All Credit Cards including Classic MasterCard, Visa Classic, Visa Platinum, & Platinum MasterCard

Secured MasterCard Annual Fee - \$25 - (No Annual Fee on Classic and Platinum Credit Cards)
Minimum Finance Charge - not applicable
Transaction Fee for Purchases - not applicable
Transaction Fee for Cash Advances - not applicable
Late Payment - 5% of minimum payment amount, maximum \$25
Returned Check - \$25 if a check is returned

TRUTH-IN-SAVINGS FEE SCHEDULE Share (Savings) Accounts

Withdrawals - Two (2) FREE per calendar month, thereafter - \$2 each (waived with deposits \$3,000+)

Holiday Club Accounts

Withdrawals Between March 1st and October 31st - \$10 each

Vacation Club Accounts

Withdrawals Between September 1st and April 30th - \$10 each

Money Market Accounts

Minimum Balance - \$10 per month - with balance below \$2,500 (Money Market Plus account only)
Insufficient Check (NSF) - \$28 each
Excessive Transfer Fee (after 6 transactions per month) - \$10 per item

Checking Accounts - All Checking Accounts

Insufficient Check (NSF) - \$28 per item (paid or unpaid)
Temporary Checks (8) - \$4 (starter checks are FREE)
Stop Payment Order Per Series of 25 Checks - \$28
Check Printing Fees May Vary
Overdraft Protection Draw Fee (transfers over \$10 per day only) - \$2

Freedom Checking

Monthly Service Charge - None with direct deposit.
\$12 per month fee with no direct deposit.

Primary Checking

Minimum Daily Balance to avoid Monthly Service Charge - \$400
Monthly Service Charge - \$4 per month

Superior Checking (Interest Bearing)

Minimum Average Daily Balance to Avoid Monthly Service Charge - \$1,000 or 55+ years of age
Monthly Service Charge - \$10

Smart Chance Checking

Monthly Service Charge - \$10
Account Transition Fee - \$25
No Check Checking (Special Account for Veteran's Hospital members)
Monthly Service Charge - \$5

Check Cashing Fee

Members with less than \$1,000 in aggregate deposit and/or loan balances will be assessed a \$3 check cashing fee. Members with more than \$1,000 in aggregate deposit and/or loan balances, less than sixteen years of age (minor) or in the College Advantage Program will be excluded from the \$3 fee.

IRA

Closing/Transfer Out - \$10

Debit MasterCard / ATM Card Services

Transaction with a SFCU Card at SFCU owned ATMs - FREE
Transactions with SFCU Card at other ATM locations - \$1.50 each
Replacement Debit MasterCard/ATM card - \$5 each Surcharge (terminal fee) free ATMs - Credit Union
Friendly Network locations
Currency Conversion Fee (Debit MasterCard Transactions) - 1% of transaction amount

Safe Deposit Boxes

Key Deposit - \$25
Box Size 3" x 5" - \$25 annually
Box Size 3" x 10" - \$40 annually
Box Size 5" x 10" - \$60 annually
Box Size 10" x 10" - \$95 annually

Non-Member

On Us Check Cashing Fee - \$5
Notary Service - \$6

Other Service Fees (Applicable to all accounts)

Account Inquiry/Transaction by phone - \$5 each or FREE through Virtual Branch, SmartLine & mobile banking
Cashiers Checks (On Us Check Conversion) - \$3
Cashiers Checks Replacement Fee - \$30
Cashier's Checks payable to Third Party - \$3
Closed Membership/Account (within the first 6 months) - \$25
Coin Sorter (except 16 years of age and under) - 5% of amount sorted
Collection Items - Domestic \$20 each, Foreign \$30 each
Document Copied - \$5 each
Gift Cards - \$4 each*
Inactive Account - \$10 per month (excluding minor, custodial, and CAP)
Incorrect Address - \$10
Insufficient ACH Debit - \$28 each
Insufficient Debit MasterCard Transaction - \$28 each
Money Orders - \$2 each
Overnight Delivery - \$25
Paid Check Copy - \$5 each or FREE through Virtual Branch & mobile banking
Research and Reconciliation (1 hour min. \$5/ additional page) - \$25 per hour
Returned Deposit Item - \$28 per item
Statement Copy - \$5 each or FREE through Virtual Branch & mobile banking
Stop Payment Order - \$28 each
Tax Levies and Garnishments - \$50
Transaction History (90 days) - \$5 each or FREE through Virtual Branch & mobile banking
Verification of Deposit (written - other than SFCU mortgage) - \$15
Wire Transfers - Outgoing Domestic \$20 each, International \$40 each

*Fees and Charges Added or Changed in 2014

Office Locations

Newcastle Office

4605 SW Freeway, Suite 100
Houston, Texas 77027

FM 1960 Office

520 FM 1960 East (at Imperial
Valley)
Houston, Texas 77073

North Loop Office

2510 North Loop West
Houston, Texas 77092

Sugar Land Office

9810 Highway 90A
Sugar Land, Texas 77478

Lamar High School

Conroe Office

3201 West Davis
Conroe, Texas 77304

Kingwood Office

1120 Kingwood Drive
Kingwood, Texas 77339

Bingle Office

8582 Katy Freeway, Suite 101
Houston, Texas 77024

2920 Office

5200 FM 2920, Suite 100
Spring, Texas 77388

Rayford Office

602 Rayford Road
Spring, Texas 77386

Wayside Office

4411 South Wayside Drive
Houston, Texas 77087

Missouri City Office

10330 Highway 6, Suite J
Missouri City, Texas 77459

Pearland Office

10201 West Broadway Street,
Suite 117
Pearland, Texas 77584

Outlet Locations

St. Joseph Medical Center

1315 St. Joseph Parkway, Suite
302
Houston, Texas 77002

Debaque VA Medical Center

2002 Holcombe Boulevard
Houston, Texas 77030

CHRISTUS St. Frances Cabrini

3330 Masonic Drive
Alexandria, Louisiana 71301

CHRISTUS St. John Hospital

18300 St. John Drive
Nassau Bay, Texas 77058

CHRISTUS St. Elizabeth

2900 North Street, Suite 402
Beaumont, Texas 77702

CHRISTUS St. Mary

2001 9th Avenue, Suite 220A
Port Arthur, Texas 77642

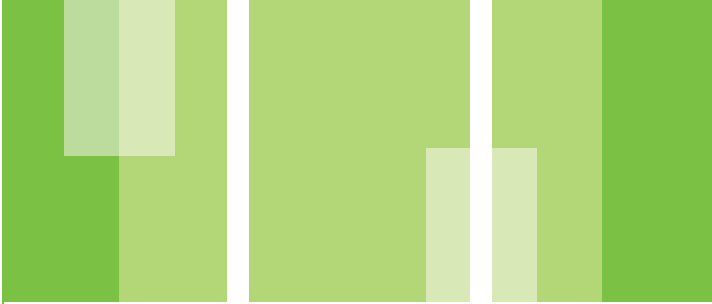
CHRISTUS St. Patrick

1600 Foster Street
Lake Charles, Louisiana 70601

Smartline:
713-850-1254
1-800-537-7133

Member Services:
713-850-1600
1-800-392-5084

www.smartcu.org



smart financial
CREDIT UNION
MEMBERSHIP EQUALS FREEDOM™

6051 North Course Drive | Houston, TX 77072 | www.smartcu.org

