

**smart:financial**  
CREDIT UNION

**2015**  
ANNUAL REPORT



*82<sup>nd</sup> Annual Membership Meeting  
April 7, 2016*

## *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 81st Annual Meeting

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

Report of the President - Mr. Larry Seidl, President/Chief  
Executive Officer

Smart Financial Foundation Report - Mr. Jeff Hamlin, 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, Mrs. Douthulia Gardner, Thursday, April 2, 2015, at 7:12 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 Gardner welcomed members to the 81st Annual Membership Meeting. She then introduced the persons seated at the head table and special guests seated in the audience. Mrs. Gardner then introduced the Board of Directors and Audit Committee members of Smart Financial Credit Union.

Mrs. Gardner referred to the Standing Rules as printed in the Annual Report and requested adoption of the Standing Rules as distributed. Mr. Solomon Silva moved, Ms. Lena Gilmore seconded that the Standing Rules be adopted as presented. The motion carried.

Mrs. Gardner then referred to the printed minutes of the April 3, 2014 Annual Meeting contained in the Annual Report and asked for any corrections. There were none.

Mrs. Gardner commented that it was with great pride that she served as Chairman of the Board of Directors of Smart Financial Credit Union the past year. She added that on behalf of the Smart Financial Credit Union Board of Directors, management, and staff that she would like to thank everyone for their membership and continued support of Smart Financial Credit Union. She then called attention to the written Report of the Chairman of the Board of Directors and reviewed highlights of the year.

Mr. Gary Tuma, President and CEO, thanked Mrs. Gardner and welcomed the members to the 81st Annual Membership Meeting. Mr. Tuma noted that this was his 26th Annual Meeting as the President and CEO.

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. Loans totaled \$321.1 million reflecting an increase of nearly \$27.9 million.

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 loan balances.

Mr. Tuma reported that another significant event was the relocation of the corporate office from the Newcastle location where Smart Financial had been housed since 1983. The new corporate base for Smart Financial is located in the Westchase Business District. This new location affords the Credit Union space for future growth and a beautiful new business home for the employees. He added that we retained the Branch/Drive-Thru facilities at the Newcastle site so our large member population in the area would continue to be served. In addition to our new Missouri City location and another full-service branch in Pearland, Smart Financial will have twenty locations to serve our members.

In addition to the new headquarters facility, Mr. Tuma commented that a significant amount of money had been invested in technology for the future and invested in a very robust mobile solution to provide our members the latest and greatest in terms of mobile access to their Credit Union.

Mr. Tuma commented that it had been another active, sound and very productive year for Smart Financial.

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 very 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. Tuma then introduced Dr. William A. Young, Jr., Chairman of the Smart Financial Foundation.

Dr. Young commented that over the past two years, it had been a pleasure to serve as the Board Chairman of the Smart Financial Foundation. He then thanked the Foundation Board of Directors and Staff for all of their hard work and dedication over the past year. He added that these individuals volunteer their time and their insight has been instrumental within this Foundation. He then referred to his written report of the Chairman of Smart Financial Foundation and reviewed highlights of the year.

Dr. Young concluded stating that he was excited for the possibilities that are ahead and added that he knows that the Smart Financial Foundation will continue to change lives, improve communities and achieve dreams for many years to come.

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

Mrs. Gardner gave an Explanation of the Election Process. She then turned the meeting over to Mr. Jeff Hamlin, Chairman of the Nominating Committee who introduced the 2015 Nominating Committee members.

Mr. Hamlin reported that the Committee placed the following slate of nominees before the membership for their consideration:

Position	Name	Length of Term
1	Mr. Chad G. Greer	3 Years
2	Dr. Jane K. Silva	3 Years
3	Dr. William A. Young, Jr.	3 Years
4	Mr. Larry Frazier	3 Years

Mrs. Gardner reported that no nominations by petition had been received for Positions One, Two, Three, and Four therefore election for these positions may be held by voice vote. Mrs. Gardner announced that the nominees were elected by acclamation for Positions One, Two, Three, and Four for the new terms. She then congratulated the re-elected Board members.

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

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

Mrs. Gardner asked for any other new business, and hearing none she expressed her appreciation to the membership for attending and adjourned the meeting at 7:45 p.m.



Mr. Michael O'Neill, Secretary  
Board of Directors



## ***Report from the Chairman***

It has been my honor to serve as your Chairman of the Board of Directors for the past two years. 2015 was a year filled with opportunities and challenges. It was bittersweet as we said goodbye to Mr. Gary Tuma, who had served as our President and CEO for 26 years.

One of the biggest challenges for any Board of Directors is to choose the right individual to set the vision and direction of the organization and lead staff in achieving the goals established in its strategic plan. While it was hard to bid farewell to Mr. Tuma, we know that Larry Seidl, who previously served as our Chief Lending Officer, will do a tremendous job continuing the culture of Providing Superior Service to Every Member.

At Smart Financial, our vision is to be the financial services provider most admired for its people, performance and innovation. During 2015, we were once again recognized for our outstanding staff and the culture they have helped create at Smart Financial. Your Credit Union was recognized for the fifth year in a row as one of the Best Places to Work in Houston. It also received the distinguished honor of being named one of the Best Companies to Work in Texas, as published in the Texas Monthly Magazine, for an amazing third time in a row.

Smart Financial also continued its tradition of caring for the communities that we serve with a number of community partnerships including the Houston SPCA, Sugar Land Skeeters Baseball Foundation, and the City of Sugar Land.

Our branches partnered with the Houston SPCA to hold onsite mobile adoptions, encouraging the community to “adopt, not shop” and raising awareness for responsible pet ownership. Through our partnership with the Sugar Land Skeeters Baseball Foundation, the Credit Union sponsored a Baseball in Education Day as well as the Skeeters Reading Program in local schools. And perhaps most exciting, we announced our partnership with the City of Sugar Land and ACE Theatrical to sponsor the new performing arts venue, the Smart Financial Centre at Sugar Land, that is due to open this fall.

Smart Financial continues to look for ways to better serve you, our valued members. In 2015 we opened a new branch in Pearland and began plans for a new Westchase branch, which is due to open this summer.

In closing, I would like to thank my fellow board members for their support and the countless hours they have spent representing you, the membership of Smart Financial Credit Union. 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 signature is written in a cursive style with a large initial 'D'.

Douthulia Gardner  
Chairman

## Report from the President

I am pleased to present my first report to the membership of Smart Financial Credit Union. In 2015, the Credit Union experienced another year of strong growth and financial performance. Total assets increased approximately \$25 million, ending the year at over \$633 million. Outstanding loans increased \$54 million, to end the year at over \$375 million.

With a net income of nearly \$5.3 million, we made another strong contribution to our capital. This resulted in a net worth ratio at 9.49%, up from 9.01% at the end of 2014. Our net worth continues to be well above the 7.00% regulatory threshold for a well-capitalized institution. Delinquency remained low again in 2015, ending the year at .33% of our loans outstanding as 60+ days past due.

As President and CEO of Smart Financial Credit Union, I will continue to focus on keeping your credit union strong by growing new membership, deepening member relationships, and **“Providing Superior Service to Every Member”**. Several changes have been made to our executive management team to ensure that we are properly positioned to address any challenges and capitalize on the opportunities presented in 2016 and beyond.

LeAnn Kaczynski has been promoted to EVP Chief Financial Officer alongside Linda Webster who serves as EVP Chief Operating Officer. I am also proud to announce that Jeff Keene has been promoted to SVP Chief Lending Officer and Angela Chan has been promoted to SVP Finance and Analytics. This group of tenured employees brings a wealth of knowledge and experience to the Executive Management team.

The Board of Directors and management team continue to look for ways to improve service to you, our loyal members. In 2015, we added Brazoria County to the list of communities eligible for membership at Smart Financial and opened the Pearland Branch. A high school branch was also added in the Stafford Municipal School District.

In early 2016, the Newcastle Drive Thru renovations were completed, providing two new 24/7 depository ATMs. We will also be opening a new branch in the Westchase area. To improve our online channels, remote deposit capture capabilities will be added to our mobile banking app in

April. As always, we are looking for even more convenient ways to meet your needs for financial products and services.

Thank you for your continued support and membership. We are very pleased you have chosen Smart Financial Credit Union as your financial services provider.

Sincerely,

A handwritten signature in black ink that reads "Larry Seidl". The signature is written in a cursive style with a large, stylized "L" and "S".

**Larry Seidl**  
President/CEO

# Smart Financial Foundation Chairman Report

When the Smart Financial 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 infrastructure to help us achieve this mission for years to come.

During 2015, the Smart Financial Foundation raised over \$140,000. It achieved this by having multiple fundraisers throughout the year. Our main fundraisers consisted of the Annual Scholarship Golf Tournament, World's Finest Chocolate Candy Sale and our Employee Giving Campaign, where credit union employees donated directly from their paychecks. In addition, we decided to create a fundraiser that would allow us to honor outstanding individuals who have made significant impacts within the communities we serve. The 1st Annual Fall Luncheon was held on October 30, 2015. In front of over 200 individuals, the Foundation was pleased to honor Richard "Dick" Ensweler, CEO of the Cornerstone Credit Union League with the Lifetime Achievement Award; and Dee Koch, Director of Community Engagement at the George Foundation, with the Community Impact Award. Both of the individuals are outstanding examples of the Smart Financial Foundation's mission. Because of the generosity of Smart Financial Credit Union, individuals and organizations that supported these fundraisers, the Foundation was able to donate more than \$100,000 back to the communities.

Due to our partnerships with multiple school districts and their education foundations, our commitment to education continues to grow. We support Houston ISD, Conroe ISD, Humble ISD and Klein ISD, just to name a few. Our Ruby Sue Clifton Scholarship Program has awarded over \$170,000 to graduating high school students since its inception. We also continued our partnership with the George Foundation's Youth in Philanthropy program, which provides opportunities for junior and senior high school students to learn the importance of volunteering and philanthropy. To date, the Smart Financial Foundation has awarded over \$16,000 to this program. We have committed to implementing a Financial Literacy Education program within the Stafford Municipal School District (SMSD). This program will be followed by Texas Southern University and used as a case study for the next few years. We are excited to see how this program will benefit the lives of SMSD students, beginning with Kindergarten and going through the 12th grade.

Smart Financial Foundation strives to give back to the communities the smart way. Our partnership with the CHRISTUS Foundation for HealthCare helped to

provide healthcare and social services to hardworking families, children and seniors within low income communities in the greater Houston area. During April 2015, Credit Union employees and Foundation staff participated in the Easter Seals - Walk with Me 5K at the Houston Zoo. This walk helped to raise awareness and resources for programs that help children and adults living with all types of disabilities. The Foundation also teamed up with the Cornerstone Credit Union League to host the Houston leg of the "CU Ride" tour at the Credit Union's Wayside Branch. Credit Union employees and community members gathered at the Branch and caravanned in motorcycles and vehicles to Texas Children's Hospital where they delivered 150 stuffed animals to patients. This motorcycle tour benefitted the Children's Miracle Network.

Because of our community efforts, I am happy to report the Smart Financial Foundation earned First Place in the Cornerstone Credit Union League's Texas Dora Maxwell Social Responsibility Community Service Award, for the second year in a row. 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. We would not have been able to achieve this without the generosity and support of the Credit Union Employees and Board of Directors.

Over the past year, 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. Their volunteered time and insights have been instrumental within this Foundation.

Since the Smart Financial Foundation was created, it has greatly impacted the communities in which we serve. I am very pleased to see how far it has come in such a short amount of time. I know it will continue to achieve great things in the future.

Sincerely,

A handwritten signature in black ink, appearing to read "J Hamlin", with a long horizontal flourish extending to the right.

Jeff Hamlin  
Chairman - Smart Financial Foundation

## Statement of Financial Position

	DEC. 31, 2015	DEC. 31, 2014
<b>ASSETS</b>		
Cash	\$ 33,238,503	\$ 31,916,439
Investments	170,841,657	181,855,154
Loans	375,248,541	321,132,419
Receivables	426,216	17,655,745
Accrued Income	1,539,844	1,431,293
Land	4,977,146	4,977,146
Building and Leasehold Improvements	19,337,991	18,107,756
Furniture and Equipment	3,389,694	5,017,007
Other Assets	24,501,651	26,510,732
<b>TOTAL ASSETS</b>	<b>\$ 633,501,243</b>	<b>\$ 608,603,691</b>
<b>LIABILITIES</b>		
Accounts and Drafts Payable	\$ 11,003,826	\$ 11,371,044
Other Payables	2,869,910	1,866,562
	\$ 13,873,736	\$ 13,237,606
<b>MEMBERS' DEPOSITS</b>		
Member Shares	\$ 263,095,320	\$ 239,608,488
Other Member Deposits	305,584,510	307,151,866
	\$ 568,679,830	\$ 546,760,354
<b>RESERVES and UNDIVIDED EARNINGS</b>	<b>\$ 50,947,677</b>	<b>\$ 48,605,731</b>
<b>TOTAL LIABILITIES, MEMBER DEPOSITS, and RESERVES</b>	<b>\$ 633,501,243</b>	<b>\$ 608,603,691</b>

As of December 31, 2015, Smart Financial Credit Union's investment portfolio included Treasury and Federal Agency Securities classified as available for sale with a book value of \$100,328,162. At December 31, 2015, these Treasury and Federal Agency Securities had a market value of \$100,419,243. The unrealized gain on these securities was included in the calculation of the Credit Union's reserves and undivided earnings.

## **Statement of Income & Expenses**

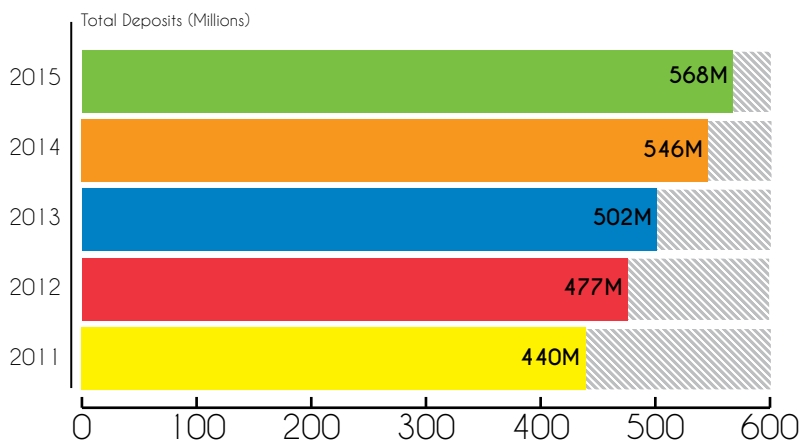
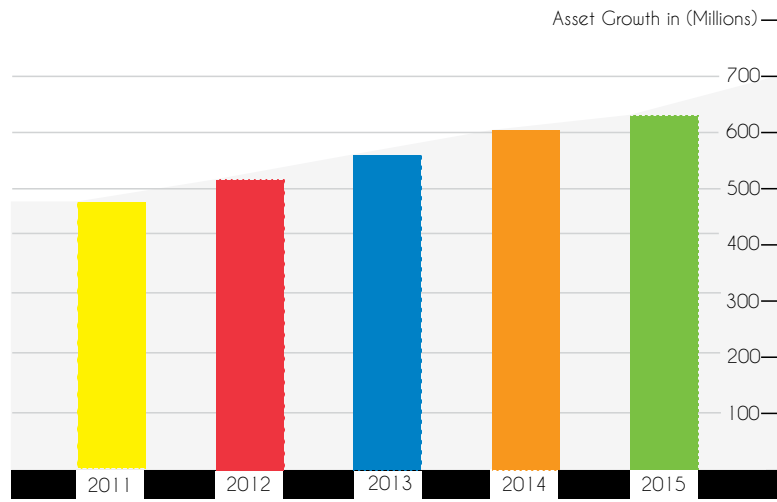
	DEC. 31, 2015	DEC. 31, 2014
<b>INCOME</b>		
Income on Loans	\$ 20,687,2365	\$ 18,791,145
Income from Investments	1,692,587	1,187,886
Other Income	18,192,408	17,353,199
Total Operating Income	\$ 40,572,230	\$ 37,332,230
<b>EXPENSES</b>		
Salaries and Benefits	\$ 17,589,002	\$ 16,364,757
Travel and Conference	179,998	95,605
Office Occupancy	2,787,904	2,904,310
Office Operations	5,854,763	5,203,412
Marketing	1,037,926	1,021,419
Loan Servicing	1,205,136	989,534
Professional Services	3,395,041	3,424,672
Provision for Loan Loss	1,942,487	2,973,427
Interest	-	132
Other Operating Expenses	186,320	199,839
Total Operating Expense	\$ 34,178,578	\$ 33,177,107
<b>INCOME FROM OPERATIONS</b>	<b>\$ 6,393,652</b>	<b>\$ 4,155,123</b>
Non-Operating Gain (Loss)	364,558	(70,503)
Dividends Paid to Members	1,470,308	1,584,153
<b>NET INCOME</b>	<b>\$ 5,287,902</b>	<b>\$ 2,500,467</b>



# Smart Financial Credit Union Profile

## Asset Growth

2011	\$482,621,900
2012	\$528,407,877
2013	\$562,176,679
2014	\$608,603,691
2015	\$633,501,243



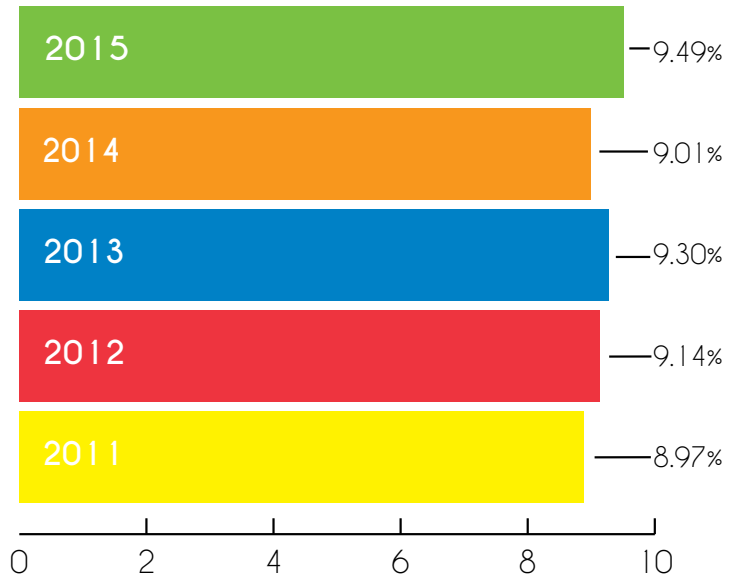
## Total Deposits

2011	\$440,409,789
2012	\$477,106,030
2013	\$502,293,032
2014	\$546,760,354
2015	\$568,679,830

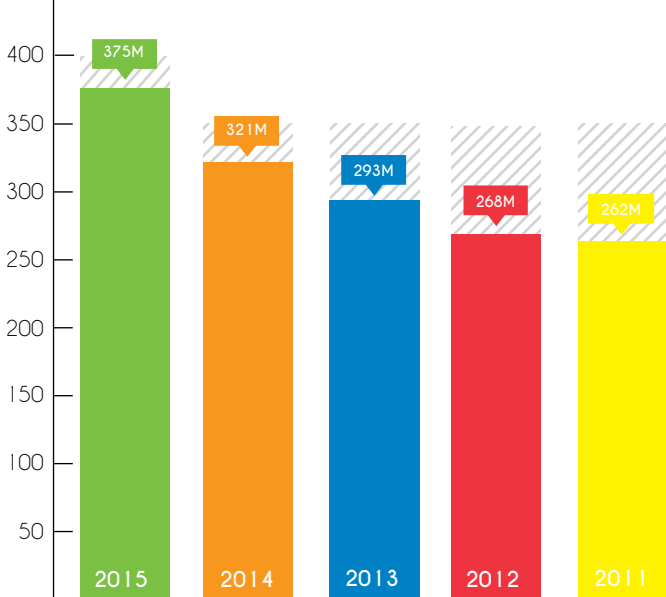
# Financial Highlights

## Net Worth Ratio

2011 8.97%  
 2012 9.14%  
 2013 9.30%  
 2014 9.01%  
 2015 9.49%



Total Loans Outstanding (Millions)



## Total Loans Outstanding

2011 \$262,164,705  
 2012 \$268,355,506  
 2013 \$293,211,340  
 2014 \$321,132,419  
 2015 \$375,248,541

- 2015
- 2014
- 2013
- 2012
- 2011

# Board of Directors and Officers

## Board of Directors

## Term Ends

## Officers

**Mrs. Douthulia Gardner**  
Chairman

2016

**Mr. Jeffrey Hamlin**  
Vice-Chairman

2016

**Mr. Chad G. Greer**  
Treasurer

2017

**Mr. Michael O'Neill**  
Secretary

2015

**Ms. Maria Diaz**  
Director

2016

**Ms. Alys Dore'**  
Director

2016

**Mr. Larry Frazier**  
Director

2017

**Mr. Samuel Massie**  
Director

2015

**Dr. Jane Silva**  
Director

2017

**Dr. Jean Wren**  
Director

2015

**Dr. William A. Young, Jr.**  
Director

2017

## Audit Committee

**Ms. Ann Petrillo**  
Chairman

**Ms. Lena Gilmore**  
Member

**Mr. Jerold Johnson**  
Member

**Mrs. Diana Carrion**  
Member

**Larry Seidl** - Chief Executive Officer

**LeAnn Kaczynski** - EVP Chief Financial Officer

**Linda Webster** - EVP Chief Operating Officer

**Virginia Smith** - President Smart Financial Resources /  
Smart Financial Foundation

**Angela Chan** - SVP Finance & Analytics

**Jeffrey Keene** - SVP Chief Lending Officer

**Michael Piwetz** - SVP Chief Information Officer

**Susie Smith** - SVP Human Resources & Development

**Angela Aguirre** - VP Lending Sales

**Janice Carothers** - VP Support Services

**Susan Chapman** - VP Marketing Strategy /  
Chief Marketing Officer

**Jason Deitz** - VP Smart Financial Resources /  
Smart Financial Foundation

**Ray Finnegan** - VP IT & Logistics

**Brandon Huskey** - VP Consumer Lending

**Preston Price** - VP Commercial Services

**Diane Ray** - VP Controller

**Sandra Robertson** - VP Collections

**Nancy Schwind** - VP Central Operations

**Tricia Smith** - VP Lending Services

**Matthew Spisak** - VP Member Service Delivery

**Sandra Torres** - VP Board Services / Assistant to CEO

**Corbin Wilson** - VP Technology & Innovation

**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 Fee - all costs of collecting the amount you owe including court costs and reasonable attorney fees

Returned Check - \$30 if a check is returned on a loan payment\*

Application Fee (After 3 Denials Within a 12 Month Period) - \$25

Loan Payoff Letter fee - \$5

Skip-a-Payment and Extension fee - \$25

Loan Rewrite Fee (Auto, Boat, Motorcycle, RV, Signature, and Single Payment Loans) - \$25

Loan Application Fee (Credit Builder) - \$25

Lost Title Fee - \$25

## CreditLine (Revolving Line of Credit)

Application Fee - \$25\*

## All Credit Cards

(Classic MasterCard discontinued 05-01-13 and Secured Classic MasterCard\* discontinued 05-01-13)

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

Late Payment Fee - 5% of minimum payment amount maximum \$25

Currency Conversion Fee - 1% of transaction amount

Returned Check Fee - \$25 if a check is returned

Balance transfer (iQ Points Reward Card only)  
3% Fee on Balance Transfer Amount

Transaction Fee for Cash Advances (iQ Points Reward Card only) 3% Fee for each transaction

Currency Conversion Fee (iQ Points Reward Card only) - 3% Fee on all foreign denominated purchases. MasterCard/Visa fees may still apply

Card Replacement fee \$10 (iQ Points Reward Card only)

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

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

## Money Market Accounts

Minimum Balance - \$10 per month - with balance below \$2,500 (Money Market Plus account only)

Insufficient Check (NSF) - \$30 per item\*

Excessive Transfer Fee (after 6 transactions per month) - \$10 per item

## Checking Accounts - All Checking Accounts

Insufficient Check (NSF) - \$30 per item (paid or unpaid)\*

Temporary Checks (8) - \$8 (starter checks are FREE)\*

Stop Payment Order Per Series of 25 Checks - \$30\*

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 (No longer offered)

Monthly Service Charge - \$10

Account Transition Fee - \$25

## No Check Checking (Special Account for Veteran's Hospital members)

Monthly Service Charge - \$5

*\* Not applicable to Smart Scholars and No-Check Checking*

## IRA

Closing/Transfer Out - \$10

## Debit MasterCard / ATM Card Services

Transaction with a Smart Card at Smart owned ATMs - FREE

Transactions with Smart Card at other ATM locations - \$2 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

Insufficient Debit MasterCard Transaction - \$30 each\*

## 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

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) - \$5\*

Cashier's Checks payable to Third Party - \$5

Closed Membership/Account (within the first 6 months) - \$25

Coin Sorter (except 16 years of age and under) - 5% of amount sorted

Collection Items Fee - Domestic \$20 each, Foreign \$30 each

Document Copied Fee- \$5 each

Inactive Account Fee - \$10 per month (excluding minor, custodial, and CAP)

Incorrect Address Fee - \$10

Insufficient ACH Debit - \$30 each\*

Money Orders Fee- \$2 each

Overnight Delivery Fee - \$25

Paid Check Copy - \$5 each or FREE through Virtual Branch & Mobile Banking

Returned Deposit Item Fee - \$30 per item\*

Statement Copy Fee - \$5 each or FREE through Virtual Branch

Stop Payment Order ACH Fee - \$30 each\*

Stop Payment Order Check (Branch or Phone) - \$30 each\*

Stop Payment Order check (Online) - \$20 each\*

Tax Levies and Garnishments Fee - \$50

Transaction History (90 days) - \$5 each or FREE through Virtual Branch & Mobile Banking

Verification of Deposit (written - other than Smart mortgage) - \$15

Wire Transfers - Outgoing Domestic \$20 each, International \$40 each

**\*Fees and Charges Added or Changed in 2015**

## Office Locations

### **Newcastle Office**

4605 SW Freeway, Suite 100  
Houston, Texas 77027

### **FM 1960 Office**

520 FM 1960 East  
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

### **Stafford High School**

### **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

### **Debakey VA Medical Center**

2002 Holcombe Boulevard  
Houston, Texas 77030

### **CHRISTUS St. Elizabeth**

2900 North Street, Suite 402  
Beaumont, Texas 77702

### **CHRISTUS St. Mary**

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

### **Member Services:**

713-850-1600

### **Smartline:**

713-850-1254

### **Lending Team**

713-407-1755

### **Mortgage Team**

713-407-1830

### **Commercial Team**

713-407-4389

[www.smartcu.org](http://www.smartcu.org)

**COMING FALL 2016**

**smart:financial centre**  
at Sugar Land



**smart:financial**  
CREDIT UNION

6051 North Course Drive Houston, Texas 77072

[www.smartcu.org](http://www.smartcu.org)