



79TH ANNUAL MEMBERSHIP MEETING

MARCH 21, 2013

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.

Meeting Agenda:

Invocation

Ascertainment of Quorum

Appointment of Recording Secretary

Welcome and Introduction of Guests

Adoption of Standing Rules

Approval of Minutes of the 78th Annual Meeting

Report of the Board of Directors *Mr. Larry Frazier, Chairman of the Board*

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

Unfinished Business

New Business Report from the Nominating Committee & Election of Directors

Scholarship Presentation

Drawing for Door Prizes

Other New Business

Adjournment

Board of Directors**Term ends**

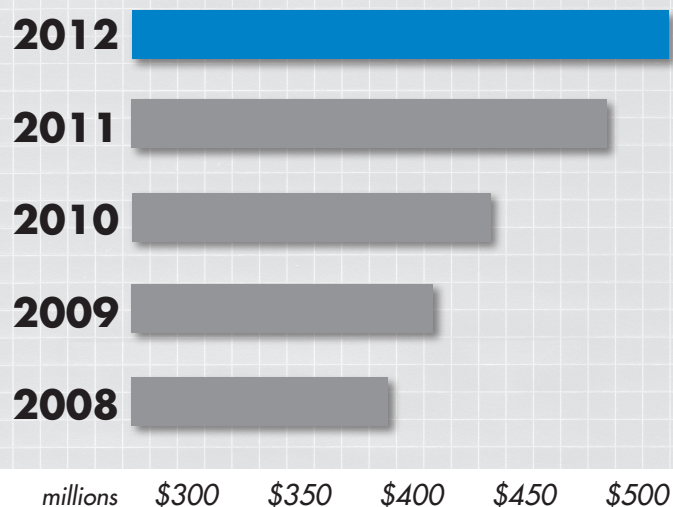
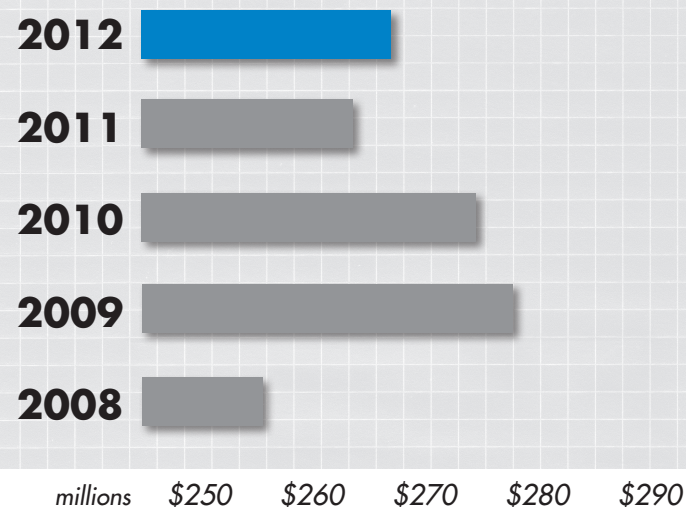
Mr. Larry Frazier <i>Chairman</i>	2014
Mrs. Douthulia Gardner <i>Vice-Chairman</i>	2013
Mr. Michael O'Neill <i>Treasurer</i>	2012
Mr. Jeffrey Hamlin <i>Secretary</i>	2013
Ms. Alys Dore' <i>Director</i>	2013
Mr. Arthur M. Gaines, Jr. <i>Director</i>	2013
Mr. Chad G. Greer <i>Director</i>	2014
Mr. Samuel Massie <i>Director</i>	2012
Dr. Jane Silva <i>Director</i>	2014
Dr. Jean Wren <i>Director</i>	2012
Dr. William A. Young, Jr. <i>Director</i>	2014

Audit Committee

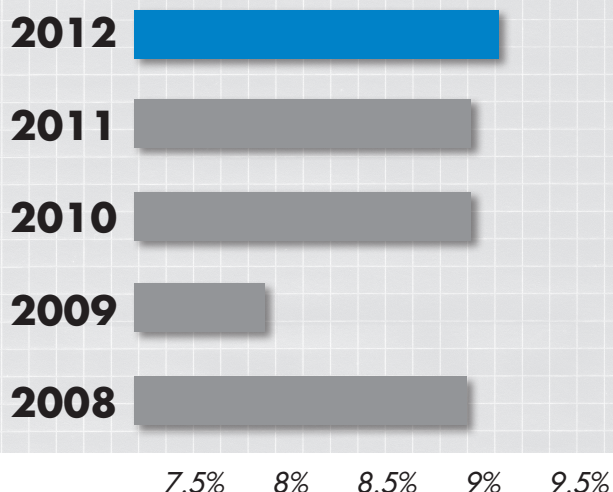
Ms. Maria Diaz <i>Chairman</i>
Ms. Ann Petrillo

Officers

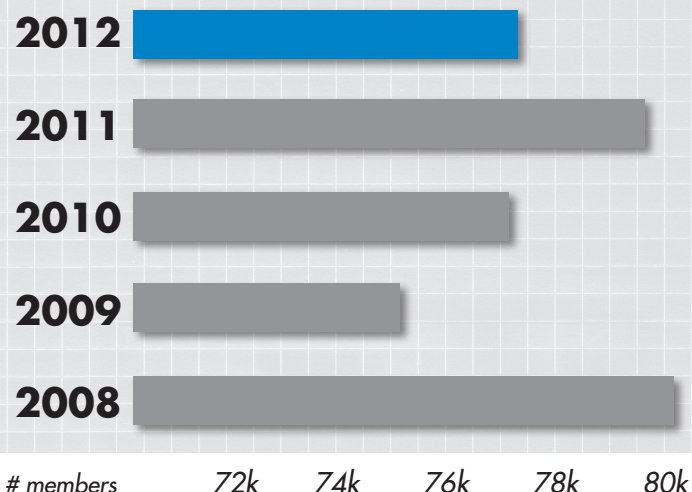
Gary Tuma <i>Chief Executive Officer</i>
Linda Webster <i>Executive VP</i>
Virginia Smith <i>SVP Business Development & Facilities</i> <i>President / CEO - CUSO</i>
LeAnn Kaczynski <i>SVP / Chief Financial Officer</i>
Michael Piwetz <i>SVP Technology & Information</i> <i>Governance / Chief Information Officer</i>
Larry Seidl <i>SVP / Chief Lending Officer</i>
Susie Smith <i>SVP Human Resources</i>
Michael Warrell <i>SVP Member Services</i>
Janice Carothers <i>VP Quality Assurance</i>
Susan Chapman <i>VP Marketing Strategy</i>
Jason Deitz <i>VP Business Development & Facilities</i>
Jeffrey Keene <i>VP Consumer Lending</i>
Diane Ray <i>VP / Controller</i>
Sandra Robertson <i>VP Collections</i>
Nancy Schwind <i>VP Branch Operations</i>
Sandra Torres <i>VP Board Services / Assistant to CEO</i>
Corbin Wilson <i>VP Channel Development and Integration</i>
Loretta Wolsey <i>VP Risk Management & Compliance</i>

Asset Growth**Total Loans Outstanding**

Net Worth Ratio



Growth In Membership



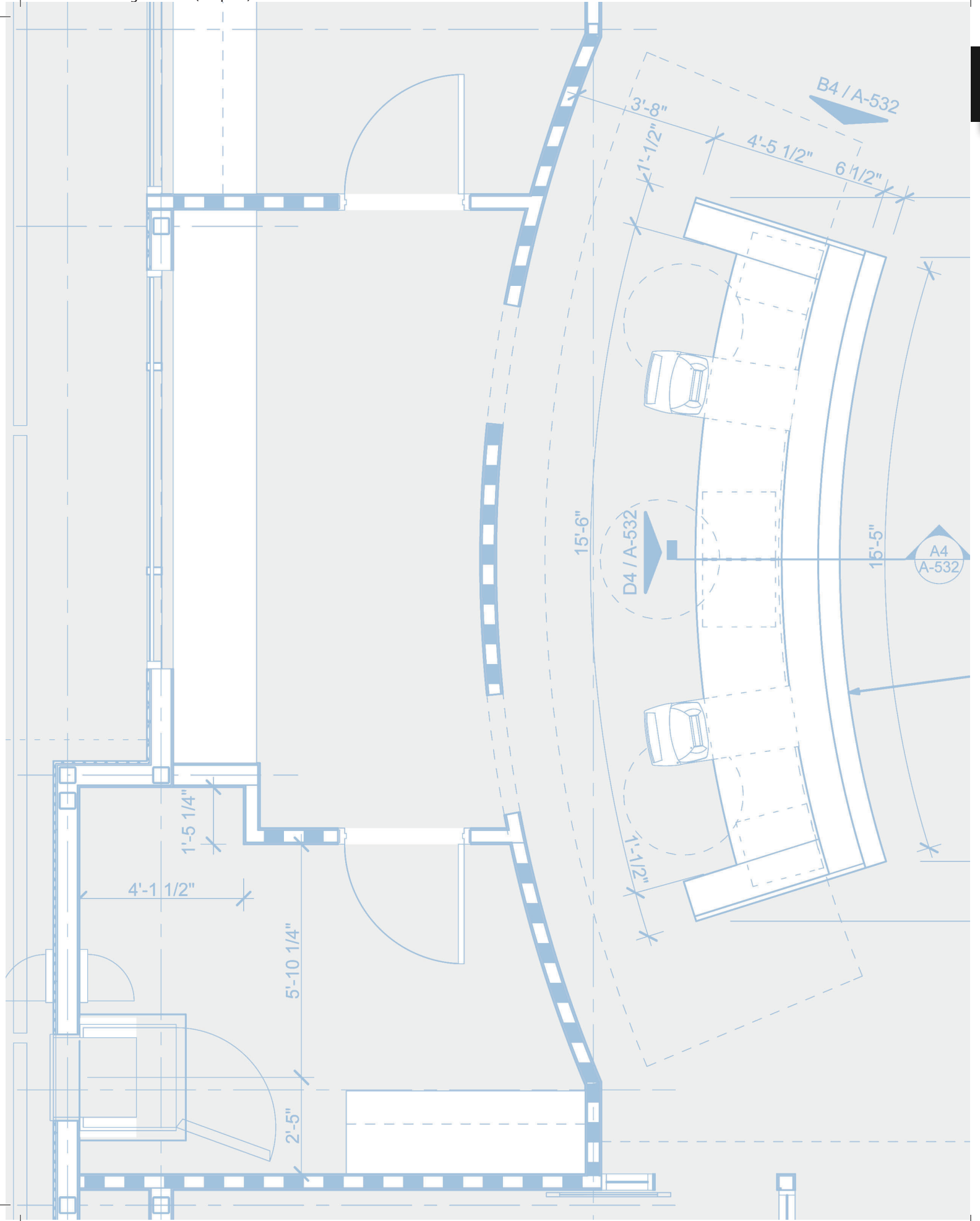
Statement of Financial Position

ASSETS	Dec 31, 2012	Dec 31, 2011
Cash	\$9,982,267	\$9,976,958
Investments	204,417,318	168,446,164
Loans	268,355,506	262,164,705
Receivables	14,598,072	10,550,732
Accrued Income	1,416,496	1,534,903
Land	3,596,630	4,814,186
Building and Leasehold Improvements	8,675,747	8,884,039
Furniture and Equipment	2,411,257	2,366,166
Other Assets	14,954,584	13,884,047
TOTAL ASSETS	\$528,407,877	\$482,621,900
LIABILITIES		
Accounts and Drafts Payable	\$9,593,656	\$6,286,907
Other Payables	1,173,294	1,274,068
	\$10,766,950	\$7,560,975
MEMBERS' DEPOSITS		
Member Shares	\$193,357,991	\$170,918,526
Other Member Deposits	283,748,039	269,491,263
	\$477,106,030	\$440,409,789
RESERVES and UNDIVIDED EARNINGS		
	\$40,534,897	\$34,651,136
TOTAL LIABILITIES, MEMBER DEPOSITS, and RESERVES	\$528,407,877	\$482,621,900

Statement of Income

INCOME	Dec 31, 2012	Dec 31, 2011
Income on Loans	\$17,101,494	\$18,278,922
Income from Investments	1,751,396	615,506
Other Income	16,484,880	14,578,504
TOTAL OPERATING INCOME	\$35,337,770	\$33,472,932
EXPENSES		
Salaries and Benefits	\$14,138,708	\$13,571,801
Travel and Conference	125,143	114,529
Office Occupancy	2,033,818	2,008,260
Office Operations	4,928,785	4,556,605
Marketing	1,232,255	995,280
Loan Servicing	839,987	654,287
Professional Services	3,179,591	3,254,624
Provision for Loan Loss	1,859,146	2,213,836
Interest	-	-
Other Operating Expenses	595,758	1,225,085
TOTAL OPERATING EXPENSE	\$28,933,191	\$28,594,307
INCOME FROM OPERATIONS	\$6,404,579	\$4,878,625
Non-Operating Gain (Loss)	5,736	215,318
Dividends Paid to Members	1,881,773	2,366,184
NET INCOME	\$4,528,542	\$2,727,759

As of December 31, 2012, Smart Financial Credit Union's investment portfolio included Treasury and Federal Agency Securities classified as available for sale with a book value of \$45,628,895. At December 31, 2012, these Treasury and Federal Agency Securities had a market value of \$45,870,621. The unrealized gain on these securities was included in the calculation of the Credit Union's reserves and undivided earnings.



ANNUAL MEETING MINUTES

The Annual Meeting of the members of Smart Financial Credit Union was called to order by the Chairman of the Board, Ms. Alys Doré, Thursday, March 29, 2012, at 7:05 p.m. at Boy Scouts of America, 2225 North Loop West, Houston, Texas.

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

Chairman Doré welcomed members to the 78th Annual Membership Meeting. She then introduced the persons seated at the head table and special guests seated in the audience. Ms. Doré then introduced the Board of Directors and Audit Committee members of Smart Financial Credit Union.

Ms. Doré 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, Dr. Jean Wren seconded that the Standing Rules be adopted as presented. The motion carried.

Ms. Doré then referred to the printed minutes of the March 31, 2011 Annual Meeting contained in the Annual Report and asked for any corrections. Mr. Chad G. Greer moved, Dr. Jane K. Silva seconded approval of the minutes as presented. Carried.

Ms. Doré commented that serving as the Chairman of Smart Financial Credit Union had been very rewarding during 2011. She stated 2011 was a very exciting time in SFCU's history. The year was marked with numerous challenges and great success. She then called attention to the written Report of the Chairman of the Board of Directors and reviewed highlights of the year. Ms. Doré thanked everyone for their continued support.

Mr. Gary Tuma, President and CEO, thanked Ms. Doré and welcomed the members to the 78th Annual Membership Meeting.

Mr. Tuma then commented that while loan demand had been depressed for the past few years due to economic conditions, consumers continued to seek safety and soundness for their hard earned paychecks. Our deposits grew approximately \$35 million in 2011. Total assets increased at the same level, totaling over \$482 million at year-end. He added that SFCU will most certainly pass the \$500 million asset milestone during 2012. Of the 7,240 credit unions in the U.S., only 395 were larger than \$500 million at year-end 2011. He thanked the members for their support in helping SFCU grow to this new plateau.

Net income for 2011 was \$2,727,759 enabling us to end the year with a capital ratio to total assets of 8.97% which is well above the 7% level for credit unions to be considered well capitalized.

Mr. Tuma stated that the Board of Directors received good reports from our regulatory exam process and the audit by an outside CPA firm.

He summarized the 2011 results adding that the Credit Union continues to grow, prosper and maintains a strong financial base, even in a very difficult economic environment.

Mr. Tuma then stated that for three years he has commented about the challenges of a severely depressed U.S. economy. He noted that looking ahead he was pleased to share a more optimistic view. Nationally things are definitely looking better and if we can find some wise means of dealing with our domestic debt, the outlook is very positive. Globally, we still have some challenges. Our European partners are struggling with debt levels as well as trying to avoid deep economic recession. He added "thank goodness" we live in Houston, Texas, USA. We have been so fortunate compared to many others in our business.

He then spoke about the many exciting things ahead. A new North Loop Branch would be under construction shortly with drive-thru service and a lot more parking. He added that we would have new products and expanded delivery channels that are in the works which will add great value to membership.

Mr. Tuma expressed his sincere gratitude to the Board of Directors and Audit Committee adding that they work so hard on the members' behalf and give so much of their time to represent the members. He also commended the management team and dedicated staff who work every day to deliver service consistent with our Mission Statement – "Provide Superior Service to Every Member." He added that our vision statement is: "Our vision is to be the financial services provider most admired for its people, performance and innovation."

Mr. Tuma also announced that SFCU had been recognized by the Houston Business Journal as one of the Best Places to Work in 2011 which speaks to the quality of our people.

He then stated that SFCU's business planning continues to focus first and foremost on stable and conservative growth to ensure that members' valuable assets remain safe and sound.

He also talked about the new tagline developed by the management team last year which speaks to the organization's commitment to innovation - "Membership Equals Freedom." He explained that this means access, convenience and service to our members whenever and wherever they seek us.

Mr. Tuma concluded announcing that the Credit Union lost two very dedicated members in the past year. Dr. Ollie B. Harris, Sr. served as a Board member for forty years. We lost Dr. Harris and will be unveiling an award in his honor later in the program. He then announced the passing of Dr. Ralph Tejer who served as a Board member for twenty-eight years. Mr. Tuma commented that we miss both of these great educators and leaders.

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

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

Ms. Doré then turned the meeting over to Mrs. Douthulia Gardner, Chairman of the Nominating Committee, to give the Explanation of the Election Process. Mrs. Gardner then introduced the 2012 Nominating Committee members. She then 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 Year
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. Mr. Jeff Hamlin made a motion for election by acclamation for Positions One, Two, Three, and Four for the new terms. Mr. Michael O'Neill seconded the motion. The motion carried. Mrs. Gardner congratulated the re-elected Board members.

Mr. Tuma then commented that the late Dr. Ollie B. Harris, Sr. served on the Smart Financial Board of Directors for 40 years. He was a retired educator and administrator from HISD. During his tenure on the Board, he worked tirelessly to promote education and the credit union movement. In 2010 Dr. Harris was honored with the prestigious Texas Credit Union League Volunteer of the Year Award which was a fitting tribute to his dedication to the members of Smart Financial Credit Union.

In Dr. Harris' memory and commitment to education, the First Annual Dr. Ollie B. Harris Award was presented to Kashmere Gardens Elementary School. This annual \$5,000 award will go to a school chosen by Smart Financial depending on its efforts, needs, and wants. This year, the principal of one special school impressed the committee with her drive, passion, and vision for not only the students but also the surrounding community. She has implemented many new initiatives for the students including a band program where the power of music encouraged struggling students to stay engaged in the school community. She had other ideas but lacked the funds to make them happen. Ollie B. Harris, Jr. then presented this year's \$5,000 award to Kashmere Gardens Elementary School, represented by Principal Kristi Rangel.

Mr. Tuma then stated that for over a decade, Smart Financial has presented \$10,000 in scholarship funds a year to deserving high school seniors. He added that now in our thirteenth year, the scholarship program continues to be a staple of our dedication to education. In 2003 the scholarship program was renamed in honor of Mrs. Ruby Sue Clifton as a lasting tribute to her unmatched devotion to education. The funds for these scholarships are raised through various funds throughout the year, including our very popular candy sale and annual Ruby Sue Clifton Scholarship Golf Tournament. Mr. Tuma noted that the tournament was scheduled for Tuesday, September 25, 2012, at the Blackhorse Golf Club.

Mr. Tuma introduced the Scholarship Committee and expressed his appreciation for their work. Scholarships will be awarded as a one-time disbursement to each recipient in the amount of \$1,000. Funds are awarded by SFCU to the school of the recipient's choice upon evidence of full-time enrollment.

The following were recognized as the 12th Annual Ruby Sue Clifton Scholarship Recipients.

Dr. William A. Young, Jr., and Dr. Jane K. Silva presented checks to:

Taylor Abshier	Lumberton High School - Lumberton ISD*
Moira Applebaum	Stratford High School - Spring ISD*
Elora Arana	Westside High School - Houston ISD
Zachary Bodman	Montgomery High School - Montgomery ISD
Mariesha Keys	G. W. Carver Magnet High School - Aldine ISD
Victoria Ontiveros	G. W. Carver Magnet High School - Aldine ISD
Ryan Ozio	Monsignor Kelly Catholic High School - Diocese of Beaumont
Hannah Ross	Conroe High School - Conroe ISD
Kendal Sanson	Academy of Science & Health Professionals at Conroe High School - Conroe ISD
Dillon Strack	Concordia Lutheran High School - Klein ISD

**Not in attendance*

Mr. Tuma congratulated all of the scholarship recipients and wished them the best of luck with their future educational endeavors.

Mr. Tuma then introduced Smart Financial Resources service providers and special guests. Mr. Larry Seidl, Chief Lending Officer, conducted the drawings for door prizes.

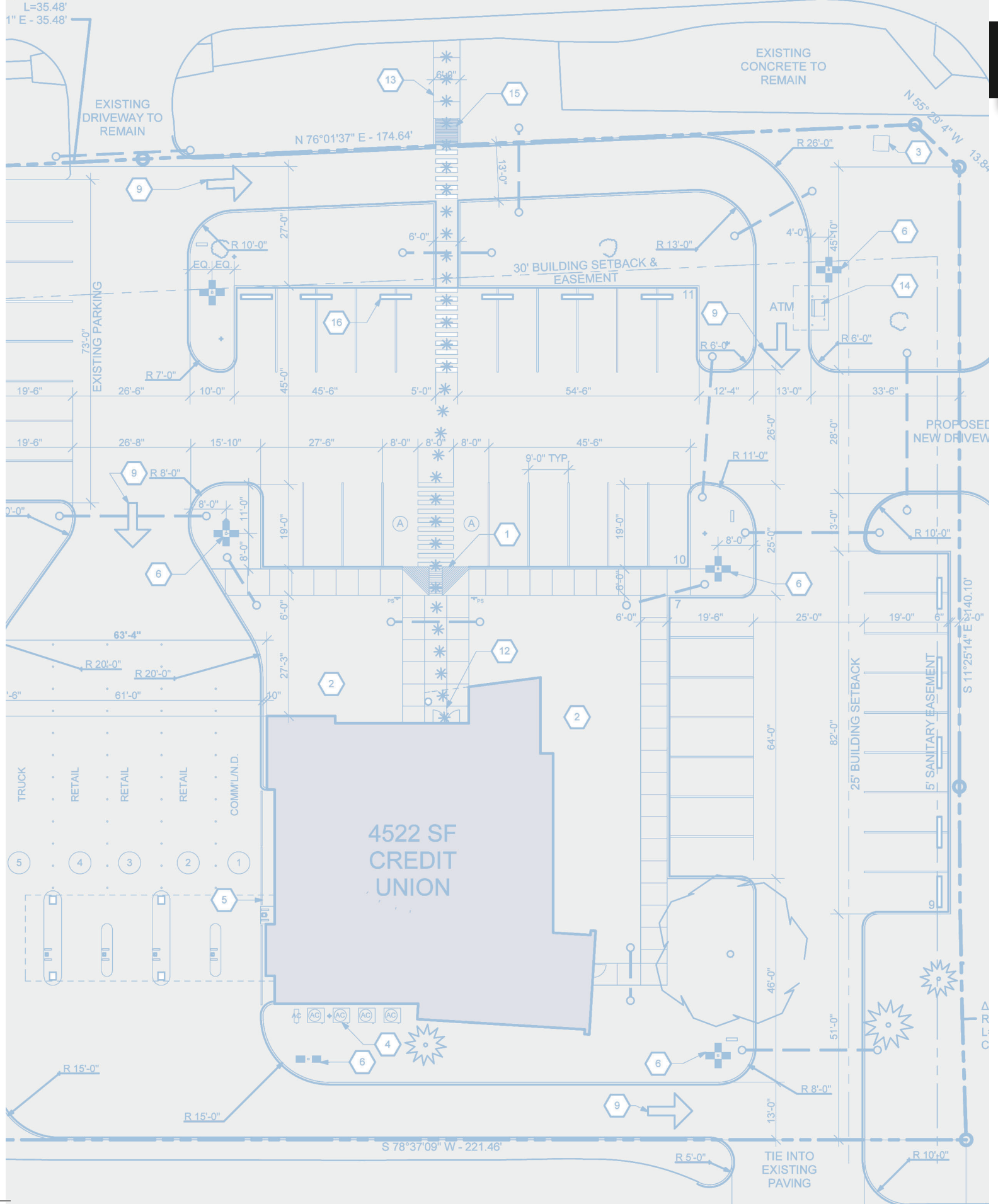
Ms. Doré asked for any other new business, and hearing none she expressed her appreciation to the membership for attending and adjourned the meeting at 7:55 p.m.



Mr. Jeffrey Hamlin, Secretary
Board of Directors

FMI 1960

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 $L = 35.48'$
 $1'' E = 35.48'$



REPORT FROM THE CHAIRMAN

It has been my pleasure to serve as the Chairman of the Board of Directors during the past year as we worked to build a better Credit Union for you, our valued members. 2012 was another very successful year for your Credit Union. On behalf of the Board of Directors, I am proud to make my report to the membership of Smart Financial Credit Union.

At Smart Financial, "Membership Equals Freedom." We believe that our members should be able to conduct their financial business, when, where, and how they want. In 2012, we continued to expand on this commitment by adding new products and services to provide greater access and convenience.

The new Freedom Checking Account comes with free ATM access anywhere in the world at any ATM machine. Online Account Opening provides a way to open Credit Union accounts from anywhere, including the comfort of your own home. DocuSign allows you to electronically sign loan documents when and where it is convenient for you. Gift Cards, now available in Credit Union branches, provide a lower cost alternative to cards purchased at traditional retail locations. These are just a few examples of how we are building new products, services, and delivery channels to meet our members' needs and improve their financial lives.

We are proud of our ongoing commitment to supporting education and our surrounding communities. Staff volunteer many hours each year supporting numerous worthy causes including the Children's Miracle Network and the CHRISTUS Foundation for Healthcare.

During the past year, Smart Financial partnered with the Sugar Land Skeeters to sponsor Baseball In Education Days at the new Constellation Field. This sponsorship allowed many students from several schools to attend a baseball game and experience learning in an out-of-classroom environment. Without this program, many of these students would not have the opportunity to take a field trip or have this experience. The Credit Union also sponsored the Principal of the Year and Teacher of the Year award presentations at Minute Maid Park to recognize outstanding educators for their achievements.

For the past 14 years Smart Financial Credit Union has awarded a total of \$140,000 in scholarships to graduating high school students through the Ruby Sue Clifton Scholarship Fund, named in honor of one of our past Chairmen.

As a part of Smart Financial's ongoing commitment to support education and give back to the communities we serve, I am proud to announce the creation of a charitable Foundation. The Foundation was formed to raise funds, hold charitable events, coordinate community volunteerism and distribute funds to many charities and organizations. The creation of this Foundation is one of the many ways we are working hard to build better communities, the Smart way.

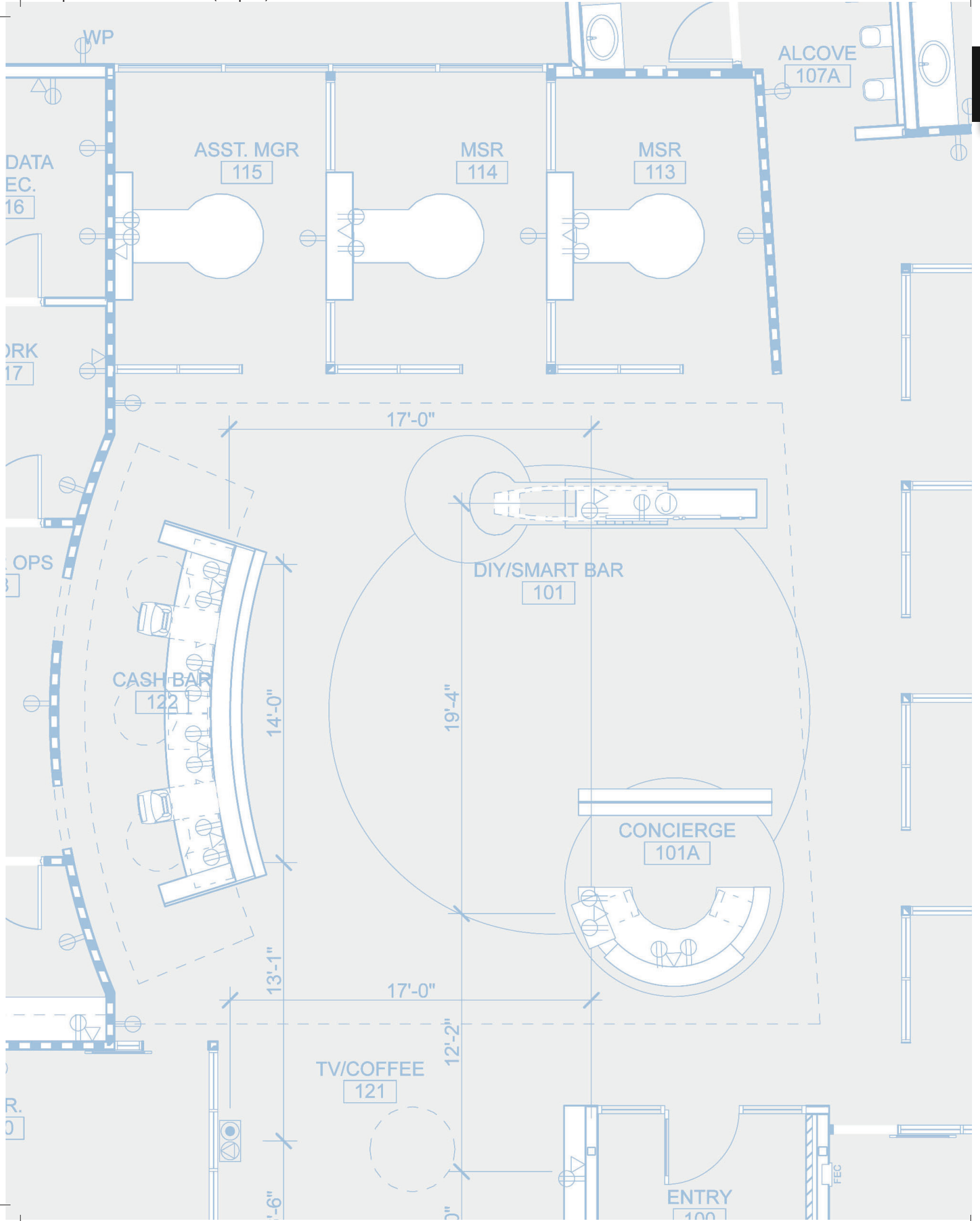
Smart Financial remains committed to providing the highest level of service to our membership. This could not be accomplished without our outstanding group of employees that strive to Provide Superior Service to Every Member on a daily basis. Due to their hard work and dedication, Smart Financial was named one of Houston's Best Places to Work by the Houston Journal for the second year in a row.

I would like to take a moment to recognize my fellow board members who volunteer their time to do an outstanding job of representing the membership of Smart Financial Credit Union. On behalf of the Board of Directors, Management, and Staff, thank you for your membership, loyalty and continued support of your Credit Union.

Sincerely,



Larry Frazier
Chairman



REPORT FROM THE PRESIDENT

While the U.S. economy continued to 'inch' forward again in 2012, the Houston economy showed definite signs of growth. This economic improvement is reflected in the financial performance of Smart Financial.

The highlights for 2012 can be summarized as a solid year of growth, increased lending to members and continued financial strength and stability.

Year-end total assets of approximately \$528.4 million grew over \$45 million in 2012. Two factors impacted this number – first, members continued to save during the year, and we also experienced strong growth in new member accounts.

After several years of declining loan demand, gross loans also increased over \$6 million during the year. Most of this growth occurred during the second half of 2012, reflecting the economic improvement trend locally. It appears that consumers will continue to borrow at an increased pace, taking advantage of the current interest rate environment that keeps borrowing costs at a low level.

The most common metric used to measure financial strength in credit unions is the ratio of Net Worth to Total Assets. As assets grow, earnings must be sufficient to maintain this ratio at desirable level. In 2012, Smart Financial posted earnings that not only kept pace with the 9.49% asset growth, but actually increased the Net Worth ratio to 9.14%, an increase of .17% from 2011.

By regulation, credit unions must also confirm on a yearly basis that financial reporting is accurate and provides a clear picture of the organization's strength. Smart Financial engaged a third-party CPA firm to conduct its annual audit and we once again received an opinion that reflected accurate record keeping and financial disclosure. This "unqualified opinion" means that there were no material changes to the financials provided to the Board of Directors and membership at large.

In addition, a regulatory review was conducted by the Texas Credit Union Department in conjunction with the National Credit Union Administration. This "safety and soundness" examination is required to assure adherence to sound operating policy and compliance with applicable law/regulation.

I am pleased to once again report to you that your Credit Union remains strong and growing. I would also like to acknowledge the invaluable contributions by the Board of Directors and the Audit Committee. They represent you as unpaid volunteers charged with the responsibility of financial oversight and policy making.

Thank you for your continued participation and support of Smart Financial.

Sincerely,



Gary Tuma
President/CEO

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 and 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 - \$28 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 2012



smart financial
CREDIT UNION

MEMBERSHIP EQUALS FREEDOM™



$\Delta=3^{\circ}17'24''$
 $R=2837.55'$
 $L=162.94'$

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

Conroe Office
3201 West Davis
Conroe, Texas 77304

Kingwood Office
1120 Kingwood Drive
Kingwood, Texas 77339

Rayford Office
602 Rayford Road
Spring, Texas 77386

Wayside Office
4411 South Wayside Drive
Houston, Texas 77087

North Loop Office
1249 North Loop West
Houston, Texas 77008

Sugar Land Office
9810 Highway 90A
Sugar Land, Texas 77478

Bingle Office
8582 Katy Freeway, Suite 101
Houston, Texas 77024

Lamar High School

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. 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 200A
Port Arthur, Texas 77642

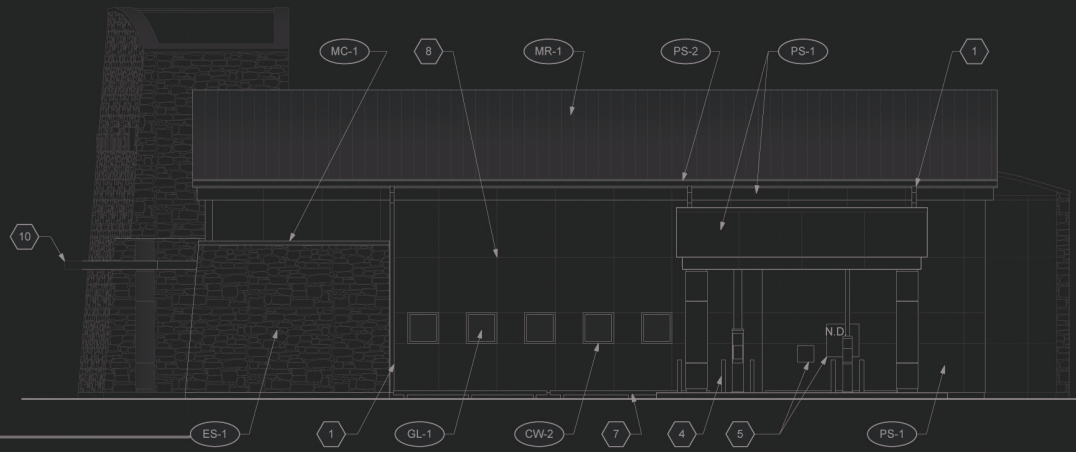
CHRISTUS St. Patrick
1600 Foster Street
Lake Charles, Louisiana 70601

CHRISTUS St. Francis Cabrini
3330 Masonic Drive
Alexandria, Louisiana 71301

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

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

www.smartcu.org



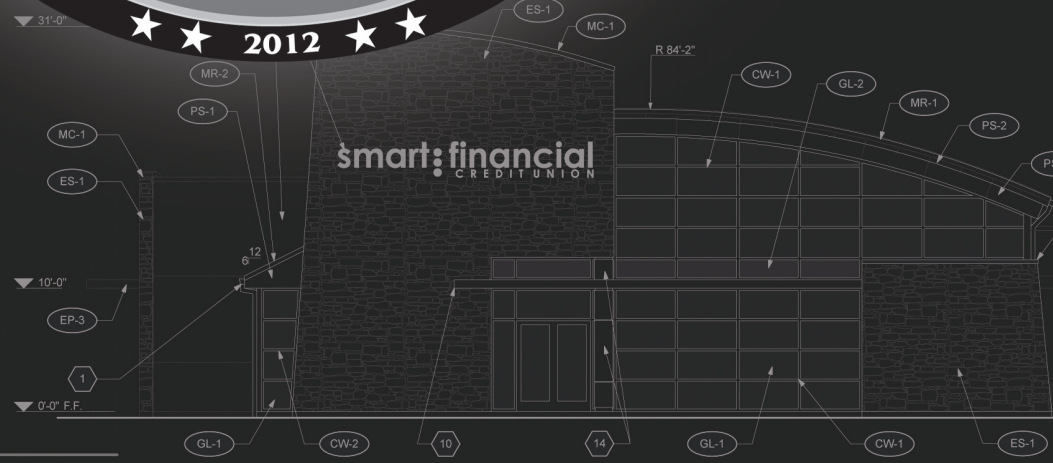
D1 West Elevation
SCALE: 1/8" = 1'-0"



C1 East Elevation
SCALE: 1/8" = 1'-0"

BEST PLACES TO WORK

★ ★ 2012 ★ ★



B1 North Elevation
SCALE: 1/8" = 1'-0"

smart:financial
CREDIT UNION
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