

# FEE SCHEDULE

Effective November 1, 2019

Online Inquiries & Transactions No Cost

## CREDIT UNION MEMBERSHIP

Membership Share .....	\$ 25.00 par value
New Membership Fee .....	\$ 5.00

## SHARE ACCOUNTS FEES

Share Account Telephone Inquiry .....	\$ 5.00 per call
Share Account Excessive Withdrawal fee .....	\$ 5.00 per withdrawal after six (6) Withdrawals per month
Regular Share Savings Closed Account fee .....	\$ 15.00 if less than ninety (90) days old
IRA Share Account Initial fee .....	\$ 5.00
IRA Share Account Withdrawal .....	\$ 12.00
Assessed each time that a withdrawal is made (including a withdrawal that closes the IRA)	

## SHARE DRAFT ACCOUNTS FEES

NSF fee .....	\$ 25.00 per item
Stop Payment fee .....	\$ 25.00 per item
Share Draft Copy fee .....	\$ 3.00 per item
Regular Share Draft Monthly Fee .....	\$5.00
Share Draft Account Telephone Inquiry .....	\$5.00 per call
Share Draft Overdraft Transfer fee .....	\$ 3.00 per transfer
Replacement Debit Card (Lost or stolen) .....	\$ 15.00 per card
Rush Order for Debit Card (3 Day) .....	\$50.00 per card
New Pin (if not done in person at CU) .....	\$10.00 per PIN
Overnight Order for Debit Card .....	\$75.00 per card

## OTHER SERVICE FEE

*(applicable to all accounts)*

Account Research fee .....	\$ 30.00 per hour
Statement Copy fee .....	\$ 2.00 per page
Interim Statement fee .....	\$ 5.00 per page
Document Copy fee .....	\$ 1.00 per page
One time ACH Origination Transfer fee .....	\$ 5.00 per transfer
Return ACH Origination fee .....	\$25.00 per transfer
Western Union fee (outgoing) .....	\$ 25.00 per transfer
Wire Transfer fee (incoming) .....	\$ 5.00 per transfer
Wire Transfer fee (outgoing) .....	\$ 25.00 per transfer
Return Wire Transfer fee .....	\$25.00 per transfer
Deposited Item Return fee .....	\$ 25.00 per item
Telephone Transfer fee .....	\$ 5.00 per transfer
Item Sent for Collection Fee .....	\$20.00 minimum
Loan Skip Payment fee .....	\$15.00 per item
Garnishments/Levies .....	\$ 30.00 per order
Returned Mail Fee .....	\$ 5.00 per item
Temporary Check fee .....	\$ 5.00 per page (4 to a page)
Corporate Check fee .....	\$5.00 per check

Fax Service fee .....	\$ 1.00 per page
Inactive Account Fee\$ .....	5.00 per quarter after one (1) year
Notary Public Services .....	No Cost to members
VISA Credit Card Cash Advance Fee .....	\$ 10.00 per advance
VISA Credit Card payment Fee .....	\$ 2.00 per payment
VISA Credit Card Replacement .....	\$ 20.00 per card
VISA Credit Card Rush Replacement .....	Express Delivery Service Fee
Currency Exchange	
Currency .....	\$1.00 per strap
Coin .....	\$.10 cents per roll
Key Lock Zipper Bags .....	\$30.00 each
Vinyl Zipper Bags .....	\$8.00 each

### EFT FEES

NSF Fee .....	\$ 25.00 per item
ATM Withdrawal .....	\$ 1.25 per each ATM withdrawal not Owned by TCFCU or not Money Pass Network.

#### Money Pass Network ATM Locator:

<http://www.moneypass.com/atm-locator.aspx>

#### Credit Union Internet Website:

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

#### Credit Union Tele Data 24:

1-866-414-9199 Access Code: 35

### NOTICE TO MEMBERSHIP

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Truth-In-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all Financial Institutions to obtain, verify and record information that identifies each person who opens an account.

What this means to you: When you open an account, we will ask your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see your Driver's License and/or other identifying information.



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