

# CONSUMER ACCOUNT(S) FEE SCHEDULE

Effective November 1, 2021

Online Inquiries & Transactions No Cost

## CREDIT UNION MEMBERSHIP

Membership Share ..... \$ 25.00 par value

New Membership Fee ..... \$ 5.00

## SHARE ACCOUNT 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 ..... \$ 25.00 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 ACCOUNT FEES

NSF Paid Check 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

(No Fraud) ..... \$ 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 FEES

*(applicable to all accounts)*

Account Research Fee ..... \$ 30.00 per hour

Statement Copy Fee ..... \$ 2.00 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
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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