

# FEE SCHEDULE

Change in Terms Effective **November 1, 2016**

## Accounts and Requirements

### Regular Shares / Savings

- \$5.00 minimum par share opening deposit
- Online Account Access: Free
- E-statements: Free
- Bill pay: \$5.00 per month (optional)

### Best of Texas Share Draft / Checking

- Monthly recurring Direct Deposit: Required
- Online Account Access: Required – Free
- E-statements: Required – Free
- Bill Pay: Free (optional)
- One box of checks annually: Free

### Gold Star Share Draft / Checking

- \$4.00 per month service charge if the balance falls below \$600.00 during a statement cycle (monthly)
- Online Account Access: Free
- E-statements: Free
- Bill Pay: Free (optional)
- First box of checks: Free

### Silver Star Share Draft / Checking

- \$0.15 per paper check cleared
- Online Account Access: Free
- E-Statements: Free
- Bill Pay: \$5.00 per month (optional)

## Other Share Draft/Checking Accounts

Money Market Service Charge .....	\$10.00 per month
<i>(If the balance falls below \$2,500 OR if there are more than six (6) withdrawals per month)</i>	
<i>(Maximum service fee per month is \$10.00)</i>	
<i>(Opening of new money market accounts suspended as of May 2010)</i>	
Share Draft/Check Copy .....	\$5.00 per check
Share Draft/Check Orders.....	Prices vary by style

## Member Services (applicable to all accounts)

Non-sufficient Funds (NSF) .....	\$30.00 per item
<i>(Does not apply to ATM withdrawals or one-time debit card purchases)</i>	
Stop Payment .....	\$25.00 per item
Domestic Wire Transfer (outgoing) .....	\$20.00 per wire
Domestic Wire Transfer (incoming).....	\$3.00 per wire
International Wire (outgoing).....	\$40.00 per wire
International Wire (incoming) .....	\$6.00 per wire
Cashier Check or Share Check .....	\$2.00 per check
Teller-assisted Phone Transfer .....	\$3.00 per call
Bill Pay .....	\$5.00 per month
<i>(free for Best of Texas Accounts and Gold Star accounts)</i>	

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(Continued)

### Member Services (continued)

Statement Copy or Transaction History .....	\$5.00 per copy
Account Reconciliation or Research .....	\$25.00 per hour, one hour minimum
Deposit Item Chargeback .....	\$30.00 per item
MasterCard Cash Advance (TTSWCU Card) .....	\$20.00 per advance <i>charge will appear on your MasterCard statement</i>
MasterCard Gift Card .....	\$5.00 per card
Notice of Levy Processing (based on type) .....	\$20.00 per notice
Drive-thru Canister Replacement .....	\$115.00
Fax Service (incoming or outgoing) .....	\$1.00 per page
Copies .....	\$0.25 per page
Return Mail .....	\$7.50 per item
Coin Processing .....	1% of total amount
Non-member Notary Public Service .....	\$6.00 first signature + \$1.00 add'l signatures
"Foreign" Card Cash Advance .....	\$5.00 + 1% per advance <i>additional fees may be imposed by the card issuer</i>
Change/Deferred Automatic ACH/EFT Transaction .....	\$25.00 per item
Non-refundable Negative Account Charge off .....	\$50.00

### Lending

Loan Extension .....	\$20.00 per loan
Private Party Purchase - Title processing .....	\$50.00 per title
Loan Item Charge Back (paper check or electronic) .....	\$20.00 per item
CarFax .....	\$25.00 per vehicle
Mortgage Credit Report .....	Contact Mortgage Lending Department

### Debit MasterCard

Card Application .....	\$10.00 per card
Card Replacement .....	\$10.00 per card
ATM Terminal Transaction .....	\$1.50 per withdrawal, \$0.50 per balance inquiry <i>TTSWCU debit card used at another ATM</i> <i>additional fee may be imposed by the ATM terminal</i>

**NSF fees do not apply to ATM withdrawals and one-time debit card transactions.**

**On-site ATM terminal** transaction fees for non-members ..... \$3.00 per withdrawal, \$1.00 per balance inquiry

**On-site ATM terminal** transaction fees for Trans Texas Debit MasterCard holders ..... Free

### Check Cashing – May apply to accounts with a minimum balance

Up to \$500.00 .....	\$5.00
\$500.01 - \$1,000.00 .....	\$10.00
\$1,000.01 and up .....	\$15.00

### Safe Deposit Box Annual Fees

3 x 5 .....	\$20.00
3 x 10 .....	\$25.00
5 x 10 .....	\$35.00
10 x 10 .....	\$60.00
Charge for Drilling a Box .....	\$105.00