



FEE SCHEDULE

Change in Terms Effective May 1, 2021

Account Requirements and Fees

Regular Shares / Savings

- \$5.00 minimum par share opening deposit

Best of Texas Share Draft / Checking

- \$3.00 per month service charge if the following requirements are not met (monthly)
- Requirements:
 - Monthly recurring Direct Deposit
 - Online Account Access
 - E-statements
- One box of standard 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)
- First box of standard checks: Free

Silver Star Share Draft / Checking

- \$0.15 per paper check cleared

Money Market Service Charge\$10.00 per month
(If the balance falls below \$2,500 OR if there are more than six (6) withdrawals per month)
(Maximum service fee per month is \$10.00)

IRA/HSA Setup Fee.....\$5.00
 IRA/HSA Transfer Fee- outgoing.....\$20.00

Member Services (applicable to all accounts)

Non-sufficient Funds (NSF) \$30.00 per item
 Courtesy Pay Overdraft \$30.00 per item
 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
 Share Check \$2.00 per check
 Cashier Check \$3.00 per check
 Converting On-Us Check to Cashier Check \$10.00 per check
 Teller-assisted Phone Transfer \$3.00 per call
 Statement Copy or Transaction History \$5.00 per copy
 Share Draft/Check Copy \$5.00 per check
 Bill Pay\$5.00 per month
(Free for Best of Texas accounts and Gold Star accounts)

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(Continued)

Member Services (continued)

Account Reconciliation or Research	\$25.00 per hour, one hour minimum
Deposit Item Chargeback	\$30.00 per item
MasterCard Gift Card	\$5.00 per card
Notice of Levy Processing (based on type)	\$30.00 per notice
Drive-thru Canister Replacement	\$115.00
Fax Service (incoming or outgoing)	\$1.00 per page
Copies	\$0.50 per page
Return Mail	\$5.00
Coin/Currency Processing	3% of total amount
Non-member Notary Public Service	\$6.00 first signature + \$1.00 add'l signatures
"Foreign" Card Cash Advance	3% with a \$10.00 minimum per advance <i>additional fees may be imposed by the card issuer</i>
Excessive Shares Transactions	\$1.00/transaction (after 6 transactions per month)
Overdraft from Shares	\$1.00/auto transfer or \$5.00/manual transfer
Change/Deferred Automatic ACH/EFT Transaction	\$25.00 per item
Non-Loan Related Automatic ACH/EFT Transaction	\$5.00 setup fee
Business Deposit Slips	\$12.00
Account Close/Reopen within 90 days	\$15.00
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 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 (unless opted-in).

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

Check Cashing – Applies to accounts with an average daily balance below \$50

Up to \$500.00	\$5.00
\$500.01 - \$1,000.00	\$10.00
\$1,000.01 and up	\$15.00
<u>Non-Member</u> On-Us Ck-more than \$500.00	\$5.00

Safe Deposit Box Fees

3 x 5	\$20.00 per year	5 x 10	\$35.00 per year
3 x 10	\$25.00 per year	10 x 10	\$60.00 per year
Charge for Drilling a Box	\$200.00	Charge for Lost Key	\$30.00