

# TRUTH-IN-SAVINGS FEE SCHEDULE CHANGES EFFECTIVE MARCH 31, 2012

Per your TFCU account agreement, fees and charges that may be assessed against your account are disclosed in our Truth-in-Savings Fee Schedule and may change from time to time. Changes effective March 31st, 2012 are bolded in blue below.

## General Service Fees

Incoming Collection Fee	\$15.00 per item
Outgoing Collection Fee	\$15.00 per item
<b>Incoming Domestic Wire Fee</b>	<b>\$7.50 per transfer</b>
Outgoing Domestic Wire Fee	\$15.00 per transfer
Outgoing International Wire Fee	\$45.00 per transfer
Cashier's Check Fee	\$5.00 per check
Research Fee (1 hour minimum)	\$20.00 per hour
<b>Paper Statement Fee</b>	<b>\$5.00 per statement</b>
Return Address Processing (After mail is returned twice)	\$5.00
Computer Printout Fee	\$3.00 per account
Account Reconciliation Fee (1 hour minimum)	\$20.00 per hour
Copy Fee	\$5.00 per item
Fax	\$5.00 per page

## Share/Savings Fees

Excessive Withdrawal Fee (over 1 per month)	\$7.50 per occurrence
Inactivity Fee *	\$10.00 per month
Account Closing Fee (within 90 days of opening)	\$15.00
Check Cashing Fee**	\$1.00 per item

## Sharedraft/Checking Fees

Temporary Check	\$0.50 per check
Stop Payment Fee	\$30.00 per item
NSF Item Fee	\$30.00 per item
Deposited Return Item Fee (One Party)	\$30.00 per check
(Two Party)	\$30.00 per check
Young Texan Checking Monthly Fee (under 18 years old)	No Monthly Svc Fee
Passport Checking Monthly Fee	No Monthly Svc Fee
Passport Plus Checking Monthly Fee	\$5.00 per month
Passport Platinum Chkg Monthly Fee If Balance <\$1,000.00 55 years of age or better	\$7.50 per month No fee

## Overdraft Protection Fees

From Shares/Savings or Checking	\$5.00 per transfer
From Line of Credit (rates vary)	\$5.00 per transfer
Passport ✓ Privilege ***	\$30.00 per transfer

## Other Fees

Money Market Excessive Draft Fees (over 3 per month)	\$10.00 per draft
Money Market Monthly Fee (If balance < \$2,500.00)	\$20.00 per month
Holiday Club Early Withdrawal	\$15.00 per withdrawal
E-Pay Year End History	\$30.00 per CD
Skip-A-Payment Processing Fee	\$25.00 per loan
Refinancing Loan (no advance)	\$125.00 per loan

\*For Share/Savings accounts with (i) an average daily balance of less than \$100, and (ii) with no activity within the past six months other than transactions initiated by the credit union, and (iii) no other services.

\*\*Fee charged if member has only non-active Share/Savings account & no other services. \*\*\*Fee applies when overdraft is created by check, in-person withdrawal, ATM or point-of-sale transaction, or other electronic means.



### IRA Contribution Deadline

As an important reminder, April 17, 2012 is the deadline for Individual Retirement Account contributions for tax year 2011. Be sure to make your contributions before this date in order to maximize your tax benefits.\* Traditional and Roth IRA aggregate annual contribution limits are as follows:

Tax Year	Annual Contribution Limit	Additional "Catch Up" Contribution Limit for Owners 50 or Older
2011	\$5,000	\$1,000 (\$6,000 total)
2012	\$5,000	\$1,000 (\$6,000 total)

\*Please seek skilled tax advice. TFCU is not authorized to give tax advice.

## 2012 Holiday Closings

January 2	New Year's Day
January 16	Martin Luther King Jr. Day
January 21	Staff Training
February 20	President's Day
May 28	Memorial Day
July 4	Independence Day
September 3	Labor Day
October 8	Columbus Day
November 12	Veteran's Day
November 22	Thanksgiving Day
December 25	Christmas Day

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**Rates & Disclosures** Current rate and yield information is available 24 hours a day, 7 days a week from [www.textfed.org](http://www.textfed.org) or The N.E.T. at 214-761-9242 or toll free 800-242-9134. Or you can speak to a Member Service Representative by calling 214-748-9556 or 800-242-9132. Copies of account agreements and account services disclosures are also available at each branch location or by mail upon request.

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