

# TRUTH-IN-SAVINGS FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 15TH, 2014

Per your TFCU Account & Services 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 October 15th are bolded in blue below.**

## General Service Fees

Incoming Collection Fee	\$15.00 per item
Outgoing Collection Fee	\$15.00 per item
Incoming Wire Fee	\$7.50 per transfer
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
Paper Statement Fee	\$5.00 per statement
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
<b>Stop Payment Fee</b>	<b>\$40.00 per item</b>
<b>NSF Item Fee</b>	<b>\$40.00 per item</b>
<b>Deposited Return Item Fee</b>	
<b>(One Party)</b>	<b>\$40.00 per check</b>
<b>(Two Party)</b>	<b>\$40.00 per check</b>
Young Texan Checking Monthly Fee (under 18 years old)	No monthly fee
Passport Checking Monthly Fee	No monthly fee
Passport Plus Checking Monthly Fee	\$5.00 per month
Passport Platinum Checking Monthly Fee	
If Balance <\$1,000	\$7.50 per month
55 years of age or better	No monthly fee

## Overdraft Protection Fees

From Shares/Savings or Checking	\$7.50 per transfer
<b>From Line of Credit (Rates Vary)</b>	<b>\$10.00 per transfer</b>
<b>Passport ✓ Privilege ***</b>	<b>\$40.00 per transfer</b>

## 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.