Consumer Schedule of Fees and Charges

texell CREDIT UNION

COMPLIMENTARY SERVICES	
Wire Transfer (Incoming)	Free
Account Activity, Statement Copy, Copy of Checks, etc. through Digital Banking	Free
Check Cashing - Members with a minimum Savings account balance of $250.00 and members with any type of Checking Account or Loan	Free
Initial Setup of Recurring ACH Loan Payment	Free

CHOICE PLUS CHECKING ACCOUNT SERVICES	
Temporary Checks	Free

CHOICE ADVANTAGE CHECKING ACCOUNT SERVICES	
Domestic Wire Transfer	Free
Temporary Checks	Free
Out of Network ATM Withdrawals	Free
Cashier's Check	Free
Notary Service	Free

SERVICE FEES	
Out of Network ATM Withdrawals	$1.50 per transaction
Print Outs (Account Activity, Photocopy, Statement Copy, Computer Print Out, etc.)	$2.00 per page
Cashier's Check	$5.00 per check
Balance Inquiry by Phone - Staff Assisted	$3.00 per request
ACH and Check Exceptions	$3.00 per item
Loan Payment with Debit Card - Self Service	$5.99 per payment
Membership Fee	$5.00
Account Closure	$5.00 if account is closed within 90 days
ATM/VISA Debit Card Replacement	$10.00
Staff-Assisted Single ACH	$5.00
Staff-Assisted Setup Recurring ACH	$5.00
Notary Service	$10.00 (or max allowed)
Underfunded Membership Share (in excess of 6 months)	$10.00
Inactive Account	$15.00 per quarter
Third-party Verification of Deposit	$10.00

* Fee is waived if funds are being deposited into a minor account

Domestic Wire Transfer (Outgoing)	$20.00 per wire
International Wire (Outgoing)	$60.00 per wire
Deposited Item Return	$10.00 per item if account balance is positive after item returned; $29.50 per item if account balance is negative after item is returned
Stop Payment - ACH	$29.50 per order
Loan Payment with Debit Card - Return Item	$29.50 per item
Loan Payment with Debit Card - Chargeback	$29.50 per item
Nonsufficient Funds-NSF/Returned or Declined Items	$29.50 per presentment
Negative Account Balance	$29.50 each time account balance is negative more than 5 consecutive business days
Skip-a-pay	$35.00 per payment $25.00 per payment, self-service through Digital Banking
Account Research or Reconciliation	$30.00 per hour, Minimum $30.00; No fee if Texell error
Check Cashing Fee	1% of Check amount
Coin Deposit Fee	5% of Deposit *
Government Garnishment/Levy	$50.00 per occurrence
Partial Release of Lien	$200.00
Private Garnishment/Levy	$300.00 initial fee, plus costs and expenses
Subpoena	$300.00 per hour of Legal Department time $25.00 per hour of staff time, plus costs and expenses
Any other legal process served on the credit union, written demand for funds, or documents regarding a member account	$300.00 per hour of Legal Department time, plus costs and expenses

CHECKING ACCOUNT FEES	
Overdraft Transfer Fee	$3.00 per transfer
Copy of Check	$5.00 per copy
Below Minimum Balance Service Charge - Choice Plus Checking Account	$5.50 per month
Below Minimum Balance Service Charge - Choice Advantage Checking Account	$15.00 per month
Fresh Start Checking, Account Opening	$20.00
Fresh Start Checking	$10.00 per month
Temporary Checks	$8.00 per set of 4
Stop Payment - Check	$29.50 per request $15.00 per request self-service through online banking
Courtesy Pay	$29.50 per item; fee waived if account overdrawn by $5.00 or less