Deposit Account Disclosure Important Notices
Member Fee Schedule

A Guide to Your Account**

It is important to understand how your Texans Credit Union accounts work. We are committed to providing the information you need to help manage your account. This guide will explain the additional banking services and fees for **various products**.

****This guide is part of your Membership Account Agreement Disclosure and contains additional information about the fees and features of your account.** Except for the terms, fees or account features included here, all other terms and conditions of your Membership Account Agreement Disclosure still apply.

ATM Fees And Debit Card Fees[1] **Texans ATM**: an ATM that prominently displays the Texans Credit Union name or logo on the ATM **CO-OP ATM**: an ATM that prominently displays the CO-OP name or logo on the ATM **Allpoint ATM**: an ATM that prominently displays the Allpoint name or logo on the ATM **Non-Texans, non-CO-OP and non-Allpoint ATM**: an ATM that does not prominently display the Texans Credit Union name or logo, the CO-OP name or logo, or the Allpoint name or logo on the ATM	**Texans, CO-OP and Allpoint ATM Transactions**[1]**:** Using a Texans, CO-OP, or Allpoint ATM to complete any transaction	**$0** per transaction
	Non-Texans, non-CO-OP, or non-Allpoint ATM Transaction in US, ATM Withdrawal Service Charge and ATM Inquiry Fee[1]**:** Any inquiries, transfers, or withdrawals while using non-Texans, non-CO-OP or non-Allpoint ATM	**$3** per transaction, plus any fees the ATM owner charges
	Foreign Transaction Fee[1] **(formerly called Exchange Rate Adjustment):** ATM withdrawals in a currency other than US dollars in a foreign country at a non-Allpoint ATM	**2% of transaction**, plus any fees the ATM owner charges
	Non-ATM Cash Fee: Using your Texans Debit Card to withdraw cash from a teller at a financial institution that is not Texans	**$4** each
	Debit Card Replacement Fee	**$5** per card, per occurrence **$10** per custom card, per occurrence
	Card Replacement (Rush Request): Express shipping on card replacement	**$20 to $150** depending on shipping destination
Overdraft Fees[2,3]	**Courtesy Pay Fees: Insufficient Funds Fee (paid), Insufficient Funds Fee (NSF) (paid), or Insufficient Funds Fee (UCF) (paid):** Texans pays for an item when your Available Balance in an account is not sufficient to cover a transaction	**$35** for each item we pay (to include repeat presentments of an item if previously returned)
	Insufficient Funds Fees: Insufficient Funds Fee (NSF) (Returned) or Insufficient Funds Fee (UCF) (Returned): Texans returns an item when your Available Balance in an account is not sufficient to cover a transaction	**$35** per occurrence
	Overdraft (OD) Protection Transfer (Tran) Fee or Uncollected Funds (UCF) Protection Transfer Fee (Overdraft Protection) (If you are enrolled)**:** Texans transfers money from a Savings, Money Market, or Personal Line of Credit account	**$5** per transfer from Money Market Account No fee assessed on transfers from Savings or Personal Line of Credit. Interest will apply for transfers from your Texans Personal Line of Credit.
Wire Transfers Fees[5]	**Domestic and Foreign Incoming Wire Fee:** A wire transfer that is deposited into your account from another bank	**$10**
	Wire Out Charge: **Domestic** - A wire transfer that you send from your account to another US bank **Foreign (INTL Wire) -** A wire transfer that you send from your account to a bank account outside the US	**$25** **Fee disclosed at the time of transaction**
	International Tracers, Amendments, Reversal Requests	**Fee varies** with a maximum charge of **$100**, per request

Deposit Services Fees[4]	**Bagged Coin Fee:** Loose coin over $25 or rolled coin over $100 (members under 18 are exempt from fee)	**$5** or **5%** (whichever is greater)
	Check Cashing for Non-Members: Only available for "on us" checks	**$5** per item
	Check Copy Fee	**None**
	Check Printing	**Prices may vary depending on style –** My Texans Interest Checking accounts receive reimbursement for one box of Texans Credit Union custom checks per year. **Harland Clarke is the approved check provider.**
	Holiday Club Savings Excessive Withdrawal Fee: Existing accounts only	**$10** – per additional withdrawals taken outside the designated annual withdrawal
	Legal Processing Fee: Levy, garnishment, etc.	**$100** per occurrence (**$100** minimum)
	Monthly Service Fee[4]	**$ 5** per month My Texans Checking **$10** per month My Texans Interest Checking (existing accounts only) **$15** per month Texans Two-Step Checking **$10** per month Performance Money Market
	Paper Statement Fee: Applicable to all checking accounts	**$2** per statement
	Returned Mail Fee	**$5**
	Statement Print Service Charge: Statements, images, computer printouts, etc.	**None**
	Stop Payment Fee: Initial request or renewal of existing request	**None**
	Temporary Check Fee: not available on youth accounts	**None**
Electronic Services Fees[6]	**Automated Phone Banking**	**None**
	Insufficient Funds Fee Paid Item: Including Courtesy Pay	**$35**
	Instant Transfers: (Self to Self) Incoming Outgoing	 **None** **$1**
	Online Banking: Setup fee Monthly service charge	 **None** **None**
	Online Bank Transfers: Account link (bank to bank) Incoming Outgoing	 **None** **None**
	Online Bill Pay Service: Monthly service charge (all accounts)	**None**
	Pre-Authorized One-Time Payments: Telephone, IVR, and Web Center Payments	**$10**
	Return ACH Item (Deposit or Payment): Returned due to insufficient funds in account, closed account, authorization revoked, unauthorized debit, account frozen or incorrect account number[6]	**$25**

Miscellaneous Services Fees[7]	**Account Research and Reconciliation**	**$20** per hour (**$20** minimum)
	Cashier's Checks / Money Orders (including Replacement[7)]	**None**
	Credit Card Replacement: Expedited domestic and international shipping	**$25**
	Debit Card Billing Dispute May be assessed only if it is determined that no billing error actually occurred and the dispute was not made in good-faith	**$25** per transaction
	Lien Release Fee, mortgage loans	**$25**
	Payment Extension Fee	**$35**
Safe Deposit Boxes Fees Safe deposit boxes subject to availability. Select locations only.	**Safe Deposit Boxes:** Annual rental fee 3″ x 5″ x 22″ 3″ x 10″ x 22″ 5″ x 10″ x 22″ 10″ x 10″ x 22″	 **$40** **$60** **$90** **$120**
	Refundable Key Deposit	**$15**
	Key Replacement Fee	**$25**
	Drill Box Fee	**Cost Incurred**

[1] When you use a non-Texans, non CO-OP or non-Allpoint ATM, you may be charged a fee (sometimes known as a surcharge) by the ATM operator. Inquiries and Fund Transfers will still incur a fee. Additional foreign transaction fees charged by the Card Network may still apply on all transactions including those done at a CO-OP or an Allpoint ATM.

[2] If a Texans Debit Card transaction occurs, an ACH transaction occurs, you write a check, you perform a transaction by any other electronic means, or you take other action that results in your Account becoming overdrawn, Texans may pay the item which exceeds the available balance in your Account up to $750, including fees. If at any time the limit has been reached, new attempted debit card transactions will be declined. Additionally, check, ACH and pending or already-processed debit card transactions that exceed the limit will be returned unpaid and you will incur an Insufficient Funds Fee. Insufficient Funds Fee (NSF) (Returned) or Insufficient Funds Fee (UCF) (Returned) will be charged per occurrence (to include repeat presentments). Accounts are subject to closure if a negative balance remains after 10 business days. Whether or not the overdraft will be paid is discretionary and Texans reserves the right not to pay. For example, Texans typically does not pay overdrafts if your account is not in good standing, you are not making regular deposits, or if you have too many overdrafts. Your account may become eligible for Courtesy Pay after the account has been open for a minimum of 30 days.

[3] Credit Approval required for a Texans Line-of-Credit. A joint owner on your checking account, who is not a joint owner on your Savings, Money Market, and/or co-borrower on your Texans Line-of-Credit, will have access to your Savings, Money Market, and/or Texans Line-of-Credit. Other checking accounts excluded as overdraft option.

[4] Monthly Service Fee will be waived under the following circumstances:
My Texans Checking – enroll in e-statements OR set up a monthly direct deposit into your My Texans Checking account
My Texans Interest Checking – maintain a minimum daily balance of $2,500 in your My Texans Interest Checking account
Texans Two-Step Checking – set up monthly direct deposit of $2,000 or more into your Texans Two-Step Checking account
Performance Money Market – maintain a minimum daily balance of $2,500 in your Texans Money Market account

[5] Fees for wire transfers and drafts may change at any time. Visit a branch or call us at the number on your statement for current fees.

[6] Fee will be assessed against any Deposit account(s) held at Texans. This could impact your required minimum membership balance. You will be required to deposit additional funds to meet the minimum membership balance requirements.

[7] The replacement of lost, stolen or destroyed Cashier's Checks prior to the expiration of 90 days from issuance may require the purchase of an indemnity bond.