

Effective 05/01/2017 - Last Reviewed 12/02/2020

Savings Account Fees		Amount	Bank Wire Transfer	
Account Closure (if closed within 6 months)		\$15.00	Domestic	\$15.00 Each
Below \$1.00 Minimum Savings Balance		\$2.00 Per Month	International	\$40.00 Each
Below \$100.00 Minimum Savings Balance (without any other account types or loan services)		\$3.00 Per Month	Western Union	\$20.00 Each
Inactive Account Fee		\$5.00*	<b>Safe Deposit Box Service</b>	
*Prior to closing and turning over to the State.			3 x 5	\$15.00 Anually
<b>Money Market Account Fees</b>			3 x 10	\$30.00 Anually
Excessive Withdrawals - Money Fund Accounts		\$10.00	5 x 10	\$45.00 Anually
<b>Business Account Fees</b>			10 x 10	\$75.00 Anually
<b>Business Checking Monthly Service Fee</b>			Safe Deposit Box Key Deposit	\$20.00
Simply Free Business Checking		FREE	Safe Deposit Box contents are not insured by the NCUA	
Simply Plus Business Checking		FREE*	<b>Electronic Services</b>	
*\$6 if avg daily balance is below \$5,000			Audio Response Service†	FREE
Commercial Checking		\$15.00	Bill Payment Service	FREE
Commercial Checking Per Item Charge		\$0.15 Each Item Regardless of type	Bill Payment Expedited Payment Service	
<b>Business Checking Deposit Charge per Month</b>			Electronic	\$5.00 Per Item
Simply Free Business Checking		FREE***	Check	\$18.00 Per Item
***Up to \$10,000 per month			Electronic Statement	FREE
Simply Plus Business Checking		FREE***	Mobile Banking with Check Deposit	FREE
***Up to \$10,000 per month			Online Banking	FREE
Commercial Checking		\$0.50*	<b>Miscellaneous Account Fees</b>	
*per \$1,000 coin/currency deposited per month			Account History Inquiry	\$1 - \$3
<b>Business Account Monthly Fee **</b>			Account Reconciliation/Research (Including loans - \$10 Minimum)	\$25.00 Per Hour
Business Select Checking (Formerly Business Share Draft) (*Avg. daily bal of \$1,000 will avoid monthly fee)		\$10.00*	Change Request/ Rolled Coin Deposited	\$0.10 Per Roll
Business Elite Checking (*Avg. daily bal of \$1,500 will avoid monthly fee)		\$15.00*	Check Cashing Fee	FREE*
Business Elite Plus Checking (*Avg. daily bal of \$2,500 will avoid monthly fee)		\$20.00*	*If check is \$100 or less or member has a Chkg account. Checks over \$100, \$5.00 per check.)	
<b>Business Account - Transaction Fees **</b>			Copy of Share Draft (if requested from the Credit Union, Free using Online Banking)	\$5.00 Each
Business Savings (All Types)		50 Transactions Free Per Month Additional transactions \$0.25 Each	Collection Item	\$25.00 Each
Business Select Checking		100 Transactions Free Per Month Additional transactions \$0.25 Each	Legal Processing	\$30.00 Each
Business Elite Checking		200 Transactions Free Per Month Additional transactions \$0.25 Each	Tax Levy, Garnishment, Subpoena, etc.	
Business Elite Plus Checking		500 Transactions Free Per Month Additional transactions \$0.25 Each	Notary - Members	FREE
<b>ATM/Debit Cards</b>			Non-Members	\$5.00
ATM Point-of-Sale (POS) Transaction Fee (For checking accounts only)		FREE	Returned Mail	\$5.00 Each
ATM Balance Inquiry Fee at Non-TBCU ATMs		\$0.50 Per Transaction	Real Estate Modifications	\$275.00 Plus Filing Fees
ATM Transactions at Selected Locations (Texas Bay owned, Credit Union Friendly ATMs & Allpoint ATMS)		FREE	Real Estate Subordination Fee	\$200.00
ATM Transaction Fee at all other ATMs		\$2.50 Per Transaction	Signature Guarantee	\$20.00 Each
Debit Card Initial Issue & Re-Pin		FREE	Skip-A-Payment Processing Fee	\$25.00 Each Loan
Debit Card Replacement		\$5.00 Each	Statement Copies	\$1.00 Per Page
<b>Non-Sufficient Funds (per item)</b>			Statement Fee for Paper Statements (Fee waived with Electronic Statements)	\$1.00
Insufficient Share Draft/EFT Debit/ATM w/d		\$29.00 Each	Stop Payment Request	\$29.00 Each
Overdraft Protection		\$5.00 Per Transfer	Unreadable MICR Items	\$1.25 Each
Overdraft Privilege		\$29.00 Each	Verification of Deposits/ Loans (written)	\$5.00 Each
Returned Deposit Item		\$29.00 Each	†The Audio Response Service, ATM, or Debit Card will not allow transactions to be performed on accounts that are overdrawn or delinquent thirty-one (31) days or more. Complete Truth & Savings Disclosures are available upon request.	
Uncollected Draft/EFT Debit/ATM w/d		\$29.00 Each	**Account no longer offered.	
<b>Non-Negotiable Items</b>			***No charge but switch account type to Commercial Checking if consistently exceed \$10,000 coin & currency per month.	
Cashier's/ Certified Checks		\$3.00 Per Check	Texas Bay Credit Union	
Gift Card		\$4.00 Each	12611 Fuqua St., Houston, TX 77034	
Money Orders		\$3.00 Each	(713) 852 - 6700   FAX: (281) 464 - 9230	
Share Draft Printing		Varies*	TexasBayCU.org	
*Depending on Style and quantity			   	
Share Draft Temporary Checks		\$0.25* Each		
*Free for starter checks				