

# BUSINESS FEE SCHEDULE

Effective 06/01/2025

<b>Savings Account Fees</b>		<b>Amount</b>	<b>Bank Wire Transfer</b>	
Account Closure (if closed within 6 months)	\$15.00		Domestic Outgoing	\$20.00 Each
Below \$1.00 Minimum Savings balance	\$2.00	Per Month	International Outgoing	\$40.00 Each
Below \$100.00 Minimum Savings Balance	\$3.00	Per Month	Western Union	\$20.00 Each
(Without any other account types or loan services)				
<b>Money Market Account Fees</b>			<b>Safe Deposit Box Service</b>	<b>Amount</b>
Excessive Withdrawals - Money Fund Accounts	\$10.00		3x5	\$40.00 Annually
			3x10	\$60.00 Annually
			5x10	\$80.00 Annually
			10x10	\$100.00 Annually
<b>Business Account Fees</b>			Safe Deposit Box Key Deposit	\$150.00
<b>Business Checking Monthly Service Fee</b>			Safe Deposit Box contents are not insured by the NCUA	
Simply Business Checking	FREE*		Replacement Key	\$150.00
*\$12 if avg daily balance is below \$1,500			Drilling (both keys lost)	\$250.00
Simply Plus Business Checking	FREE*			
*\$16 if avg daily balance is below \$5,000				
Commercial Checking	FREE*		<b>Electronic Services</b>	
*\$20 if avg daily balance is below \$10,000			Audio Response Service*	FREE
<b>Business Checking Deposit Charge per Month</b>			Bill Payment Service	FREE
Simply Business Checking	FREE		Bill Payment Expedited Payment Service	
Simply Plus Business Checking	FREE		Electronic	\$5.00 Per Item
Commercial Checking	FREE		Check	\$18.00 Per Item
<b>Business Account - Transaction Fees</b>			Electronic Statement	FREE
Simply Business Checking	100 Transactions Free Per Month		Mobile Banking with Check Deposit	FREE
	Additional transactions \$0.35 Each		Online Banking	FREE
Simply Plus Business Checking	200 Transactions Free Per Month			
	Additional transactions \$0.35 Each		<b>Miscellaneous Account Fees</b>	
Commercial Checking	300 Transactions Free Per Month		Account History Inquiry	\$1 - \$3
	Additional transactions \$0.35 Each		Account Reconciliation/Research	\$25.00 Per Hour
			(Including loans - \$10 Minimum)	
<b>ATM/Debit Cards</b>			Change Request/Rolled Coin Deposited	\$0.10 Per Roll
ATM Point-of-Sale (POS) Transaction Fee	FREE		Check Cashing Fee	FREE*
(For checking accounts only)			(If check is \$100 or less or member has a Chkg account. Checks over \$100, \$5.00 per check)	
ATM Balance Inquiry Fee at Non-TBCU ATMs	\$0.50	Per Transaction	Copy of Share Draft	\$5.00 Each
ATM Transactions at Selected Locations	FREE		(if requested from TBCU. Free using Online Banking)	
(Texas Bay owned, Credit Union Friendly ATMs & Allpoint ATMs)			Carfax Report	\$40.00 Each
ATM Transaction Fee at all other ATMs	\$3.00	Per Transaction	Collection Item	\$25.00 Each
Debit Card Initial Issue & Re-Pin	FREE		Legal Processing	\$30.00 Each
Debit Card Replacement	\$5.00	Each	(Tax Levy, Garnishment, Subpoena, etc.)	
Debit Card Rush Fee - 2 Day	\$45.00	Each	Notary - Members	FREE
Debit Card Dispute Denial Fee	\$30.00	Each	Non-Members	\$5.00
<b>Non-Sufficient Funds (per presentment)</b>			Returned Mail	\$5.00 Each
Insufficient Share Draft/EFT Debit/ATM w/d	\$29.00	Each	Real Estate Modifications	\$325.00 Plus Filing Fees
Overdraft Protection	\$5.00	Per Transfer	Real Estate Subordination Fee	\$275.00
Courtesy Pay	\$29.00	Each	Signature Guarantee	\$20.00 Each
Returned Deposit Item	\$29.00	Each	Skip-A-Payment Processing Fee	\$25.00 Each Loan
Uncollected Draft/EFT Debit/ATM w/d	\$29.00	Each		
<b>Non-Negotiable Items</b>			Statement Copies	\$1.00 Per Page
Cashier's/Certified Checks	\$3.00	Per Check	Statement Fee for Paper Statements	\$1.00
Money Orders	\$3.00	Each	(Fee waived with Electronic Statements)	
Share Draft Printing	Varies*		Stop Payment Request	\$29.00 Each
*Depending on style and quantity			Unreadable MICR Items	\$1.25 Each
Share Draft Temporary Checks	\$1.00*	Page	Verification of Deposits/Loans (written)	\$5.00 Each
*Free for starter checks				

+ 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.

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Federally Insured by NCUA