



MEMBER FEE SCHEDULE

Effective 10/01/25

Savings Account

	Amount	
Account Closure (if closed within 6 months)	\$15.00	
Below \$1.00 Minimum Savings balance	\$2.00	Per Month
Below \$100.00 Minimum Savings Balance	\$3.00	Per Month
(Without any other account types or loan services)		

Money Market Account

Excessive Withdrawals - Money Fund Accounts	\$10.00
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Checking Account**

Premium Perks Checking Monthly Service Charge	FREE*
*\$10 if avg. daily balance is below \$2,500	
Perks Checking Monthly Service Charge	\$6.00 Per Month
Simply Checking Monthly Service Charge	FREE*
*\$8 if avg. daily balance is below \$100	
** Monthly service charges will be waived for minors (17 years old and under) and senior citizens (65 years old and over)	

ATM/Debit Cards

ATM Point-of-Sale (POS) Transaction Fee	FREE
(For checking accounts only)	
ATM Balance Inquiry Fee at Non-TBCU ATMs	\$0.50 Per Transaction
ATM Transactions at Selected Locations	FREE
(Texas Bay owned, Credit Union Friendly ATMs & Allpoint ATMs)	
ATM Transaction Fee at all other ATMs	\$3.00 Per Transaction
Debit Card Initial Issue & Re-Pin	FREE
Debit Card Replacement	\$5.00 Each
Debit Card Rush Fee – 2 Day	\$45.00 Each

Non-Sufficient Funds (per presentment)

Insufficient Share Draft/EFT Debit/ATM w/d	\$29.00 Each
Overdraft Protection	\$5.00 Per Transfer
Courtesy Pay	\$29.00 Each
Returned Deposit Item	\$29.00 Each
Uncollected Draft/EFT Debit/ATM w/d	\$29.00 Each

Non-Negotiable Items

Cashier's/Certified Checks	\$3.00 Per Check
Money Orders	\$3.00 Each
Share Draft Printing	Varies*
*Depending on style and quantity	
Share Draft Temporary Checks	\$1.00* Page
*Free for starter checks	

Bank Wire Transfer

Domestic	\$20.00 Each
International	\$40.00 Each
Western Union	\$20.00 Each

Safe Deposit Box Service

	Amount	
3x5	\$40.00	Annually
3x10	\$60.00	Annually
5x10	\$80.00	Annually
10x10	\$100.00	Annually
Safe Deposit Box Key Deposit	\$150.00	
Safe Deposit Box contents are not insured by the NCUA		
Replacement Key	\$150.00	
Drilling (both keys lost)	\$250.00	

Electronic Services

Audio Response Service*	FREE
Bill Payment Service	FREE
Convenience Payment Fee	\$5.00 Per Item
Electronic Statement	FREE
Mobile Banking with Check Deposit	FREE
Online Banking	FREE

Miscellaneous

Account History Inquiry	\$1 - \$3	
Account Reconciliation/Research	\$25.00	Per Hour
(Including loans - \$10 Minimum)		
Change Request/Rolled Coin Deposited	\$0.10	Per Roll
Check Cashing Fee	FREE*	
(*If check is \$100 or less or member has a Chkg account. Checks over \$100, \$5.00 per check)		
Copy of Share Draft	\$5.00	Each
(if requested from the Credit Union. Free using Online Banking)		
Carfax Report	\$40.00	Each
Collection Item	\$25.00	Each
Legal Processing	\$30.00	Each
(Tax Levy, Garnishment, Subpoena, etc.)		
Notary - Members	FREE	
Non-Members	\$5.00	
Returned Mail	\$5.00	Each
Real Estate Modifications	\$325.00	Plus Filing Fees
Real Estate Subordination Fee	\$275.00	
Signature Guarantee	\$20.00	Each
Skip-A-Payment Processing Fee	\$25.00	Each Loan
Statement Copies	\$1.00	Per Page
Statement Fee for Paper Statements	\$1.00	
(Fee waived with Electronic Statements)		

Stop Payment Request	\$29.00	Each
Unreadable MICR Items	\$1.25	Each
Verification of Deposits/Loans (written)	\$5.00	Each

Texas Bay Credit Union

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TexasBayCU.org

+ 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.

Federally Insured by NCUA

