

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 (Without any other account types or loan services)	\$3.00 Per Month

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 (For checking accounts only)	FREE
ATM Balance Inquiry Fee at Non-TBCU ATMs	\$0.50 Per Transaction
ATM Transactions at Selected Locations (Texas Bay owned, Credit Union Friendly ATMs & Allpoint ATMs)	FREE
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

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
Online Instant Electronic Transfers	1% of Transfer (Min. \$0.25) (Inbound & Outbound)

Miscellaneous

Account History Inquiry	\$1 - \$3
Account Reconciliation/Research (Including loans - \$10 Minimum)	\$25.00 Per Hour
Change Request/Rolled Coin Deposited	\$0.10 Per Roll
Check Cashing Fee (*If check is \$100 or less or member has a Chkg account. Checks over \$100, \$5.00 per check)	FREE*
Copy of Share Draft (if requested from the Credit Union. Free using Online Banking)	\$5.00 Each
Carfax Report	\$40.00 Each
Collection Item	\$25.00 Each
Legal Processing (Tax Levy, Garnishment, Subpoena, etc.)	\$30.00 Each
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 (Fee waived with Electronic Statements)	\$1.00
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



Federally Insured by NCUA

+ 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.