

## Savings Account Fees

	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
Inactive Account Fee	\$5.00*

\*Prior to closing and turning over to the State.

## Money Market Account Fees

Excessive Withdrawals - Money Fund Accounts	\$10.00
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## Checking Account Fees

Astros Checking Account Fee **	\$4.95 Per Month
50+ Checking Monthly Service Charge	FREE
Fresh Start Checking Account Monthly Fee**	\$10.00
Premium Checking Monthly Service Charge	FREE *
*\$6 if avg. daily balance is below \$1,500	
Simply Free Checking Monthly Service Charge	FREE
Simply Plus Checking Monthly Service Charge	FREE

## 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	\$2.50 Per Transaction
Debit Card Initial Issue & Re-Pin	FREE
Debit Card Replacement	\$5.00 Each

## Non-Sufficient Funds (per item)

Insufficient Share Draft/EFT Debit/ATM w/d	\$29.00 Each
Overdraft Protection	\$5.00 Per Transfer
Overdraft Privilege	\$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
Gift Card	\$4.00 Each
Money Orders	\$3.00 Each
Share Draft Printing	Varies*
*Depending on Style and quantity	
Share Draft Temporary Checks	\$0.25* Each
*Free for starter checks	

## Bank Wire Transfer

Domestic	\$15.00 Each
International	\$40.00 Each
Western Union	\$20.00 Each

## Safe Deposit Box Service

3 x 5	\$15.00 Anually
3 x 10	\$30.00 Anually
5 x 10	\$45.00 Anually
10 x 10	\$75.00 Anually
Safe Deposit Box Key Deposit	\$20.00
Safe Deposit Box contents are not insured by the NCUA	

## Electronic Services

Audio Response Service†	FREE
Bill Payment Service	FREE
Bill Payment Expedited Payment Service	
Electronic	\$5.00 Per Item
Check	\$18.00 Per Item
Electronic Statement	FREE
Mobile Banking with Check Deposit	FREE
Online Banking	FREE

## Miscellaneous Account Fees

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	FREE*
*If check is \$100 or less or member has a Chkg account. Checks over \$100, \$5.00 per check.)	
Copy of Share Draft (if requested from the Credit Union, Free using Online Banking)	\$5.00 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	\$275.00 Plus Filing Fees
Real Estate Subordination Fee	\$200.00
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

†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.

\*\*Account no longer offered.

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