

FEE SCHEDULE



SAVINGS/MONEY MARKET ACCOUNT FEES

⁴ Money Market	\$10 if balance < \$2,500
¹ Regular, Indirect, Special Shares	\$5 if balance < \$1,000
² High Yield Savings	\$10 if balance < \$5,000

CHECKING ACCOUNT FEES

Privilege Pay ACH, Check, Debit Card	\$0 for items ≤ \$5
Non-Sufficient Funds (NSF)	\$30 per transaction > \$5 (max 5 per day)
Re-Presentation Fee - ACH/Checks	\$0
Stop Payment	\$25 per item
Check Printing	Varies
Bill Pay – Expedited Payment	\$20 per item
Temporary Account Checks	\$5 per 8 checks
Power Checking	\$10 per month
^{3/5} Spark Interest, 50 Watt Checking	\$10 if balance < \$1,000

OTHER SERVICE FEES (APPLICABLE TO ALL ACCOUNTS)

Paper Statement Fee (waived for 50 Watt Checking)	\$2
Cleared Check Copy	\$3
Account Reconciliation	\$25 per hour
International Wire Trace	\$25
Wire Transfer (outgoing – domestic)	\$25
Wire Transfer (outgoing – international)	Varies
Incoming Wire	\$14
Foreign ATM Fee	\$2
Domestic Collection Item	\$20
Foreign Collection Item	\$30 minimum
Overdraft Protection Transfer	\$5 (daily max)
Non-Member ATM - Balance & Inquires	\$.50
Non-Member Check Cashing	\$10
Debit Card Replacement	\$5
Foreign Debit Transaction Fee	.90% of transaction



OTHER SERVICE FEES CONTINUED

Online Loan Payment (credit/debit card)	\$0.25 + up to 5% of payment
Payments by Phone	\$10
ACH Origination – Same Day	\$30
Overnight Mail Delivery – Member Request	\$30
Loan Skip-a-Payment (online)	\$25
Loan Skip-a-Payment (email/mail/in-person)	\$40
Money Order (Member)	\$4
Returned Mail	\$5
Garnishment, Execution, Levy	\$50 per hour, plus attorney fees
Subpoenas	\$50 each
Teller Check	\$6
Same Day Rush Credit Card Replacement	\$45
2 – 3 Day Rush Credit Card Replacement	\$35

SAFE DEPOSIT BOX RENTAL ANNUAL FEES

3 x 5 Box	\$25
3 x 10 Box	\$50
5 x 10 Box	\$75
10 x 10 Box	\$120
Late Payment (30 days past due)	\$10
Key Deposit/Setup	\$15
Lost Keys/Box Drill	Actual Cost

EXTERNAL ACCOUNT TRANSFER FEES

Non-Sufficient Funds (NSF)	\$30 per transaction > \$5
----------------------------	----------------------------

BUSINESS ACCOUNT FEES

³ Business Interest Checking	\$10 if balance < \$5,000
¹ Business Savings	\$5 if balance < \$5,000
Transactions in Excess of 1,000	\$0.25 each
Cash Change Order	\$100 each

The rates appearing in this Rate & Fee Schedule are accurate and effective for all accounts as of the date indicated below. New fees are in bold. If you have any questions or require current rate information on your account, please call the Member Resource Center at (832) 604-4848 during normal business hours. Unless otherwise indicated, all fees listed herein will be effective September 1, 2024.

¹ Fee waived with avg monthly balance or active direct deposit or tied to active checking account.
² Fee waived with avg monthly balance or active direct deposit.
³ Fee Waived with avg monthly balance or active direct deposit.
⁴ Money Market fee waived with \$2500 minimum balance and estatements.
⁵ Spark Interest Checking must enroll in estatements to earn interest.