



Savings Account Fees

	Amount
Minimum Amount to Open	\$5.00
Account Closure (Within First 6 Months)	\$5.00
Early Christmas Club Withdrawal (1/1-10/31)	\$10.00

Money Market Account Fees

Money Market Below Minimum Balance Fee <i>\$2,500 Min. to Open & Maintain</i>	\$10.00	Per Month
Money Market Account Withdrawal <i>In excess of 6 per month</i>	\$10.00	

Checking Account Fees

Minimum Amount to Open	\$25.00	
Advantage Plus Checking <i>Fee waived if criteria is met **</i>	\$7.00	Per Month
Fresh Start Checking with Direct Deposit	\$10.00	Per Month
Fresh Start Checking without Direct Deposit	\$15.00	Per Month

ATM / Debit Card Services

ATM's owned by Cy-Fair FCU	Free	
ATM's in the Credit Union Friendly Network	Free	
ATM's in the Allpoint Network	Free	
All Other ATMs	\$2.00	
<i>When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.</i>		
Non Cy-Fair FCU Card Transactions @Cy-Fair FCU ATM's	\$3.00	
Point of Sale (POS) Transactions	Free	
Replacement Card	\$6.00	
Debit Card PIN Replacement	\$2.00	
Debit Card Rush Order	\$75.00	+Plus shipping

Non-Sufficient Funds (per item)

Overdraft Transfer from Share Savings*	\$3.00
Overdraft Privilege Fee*	\$29.00
Non-Sufficient Funds (NSF)*	\$29.00
Reprocess Fee	\$10.00
Returned Deposit Item (Member's Own Check)	\$29.00
Returned Deposit Item (3 rd Party Item)	\$5.00

Safe Deposit Box Service

Safe Deposit Box contents are not insured by the NCUA

• 3X5	\$25.00	Per Year
• 5X5	\$30.00	Per Year
• 3X10	\$40.00	Per Year
• 5X10	\$60.00	Per Year
• 10X10	\$100.00	Per Year
Lost Key Replacement	\$20.00	
Scheduled Drilling of Safe Deposit Box	\$125.00	
Scheduled Drill (Member No-Show)	\$175.00	
Emergency Drill	\$175.00	

Wire Transfers

Incoming Wire	Free
Domestic Wire (Outgoing)	\$20.00
International Wire (Outgoing)	\$40.00
<i>Plus Any Correspondent Fees</i>	
International Wire Trace (After 10 Days)	\$20.00
Western Union Wire	\$20.00

Electronic Services

	Amount
Memberline	Free
Online Banking	Free
Online Bill Pay	Free
Phone Transfers/Inquiries	Free
<i>When not available through Memberline</i>	
All Other Phone Transfers and Inquires	\$3.00
Payment by Phone	\$5.95
External Loan Payment by Credit/Debit Card	\$6.00

Miscellaneous Account Fees

Account Histories	\$5.00	
Account Reconciliation (1 Hour Minimum)	\$25.00	Per Hour
Account Research (1 Hour Minimum)	\$25.00	Per Hour
Verification of Deposit	\$10.00	
Cashier's Check (1 Free Monthly)	\$3.00	
Cashiers Check Replacement Fee	\$29.00	
Check Copies	\$3.00	
Non-Member Check Cashing Fee	\$5.00	
Check Cashing Fee (Members with Savings Only with Less than \$100 Balance)	\$3.00	
Collections - Incoming	\$20.00	
Collections - Outgoing	\$10.00	
Collections - Foreign Outgoing	\$20.00	
Dormant Member Fee (after 1 year)	\$10.00	Per Month
Levies, Garnishments and Judgments	\$25.00	
<i>Plus Attorney Fees</i>		
Notary Services (Members Only)	Free	
Reg D Excessive w/d Fee	\$29.00	
Returned Mail (Incorrect Address)	\$5.00	
Skip-a-Pay Fee	\$25.00	Per Loan
Statement Copies	\$5.00	
Stop Payment Fee	\$29.00	
Temporary Checks (Excluding New Accounts)	\$5.00	

Inter-Institution Funds Transfers

Up to \$2,000	\$1.95
Up to \$5,000	\$3.95
Up to \$10,000	\$5.95
Up to \$15,000	\$7.95

*Overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means.

** For maintenance fee free checking you must meet any one of the following criteria: e-Statements & Direct Deposit or any ACH deposit, e-Statements & maintain a daily balance of \$1,000, e-Statements & a mortgage loan with CFFCU, or you are either over 55 years of age or between the ages of 15-21 years old.