



**Savings Account Fees**

	<b>Amount</b>
Minimum Amount to Open	\$5.00
Account Closure (Within First 6 Months)	\$5.00

**Money Market Account Fees**

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

**Business Premier Checking**

Below Minimum Balance Fee <i>\$5,000 Min. Avg. Monthly balance</i>	\$5.00	Per Month
Monthly Service Fee	\$20.00	Per Month
Paper Item Fee		
Up to 200 Paper Items per month	<b>Free</b>	
Over 200 Paper Items per month	\$0.25	Per Transaction

**Business Classic Checking**

Below Minimum Balance Fee <i>\$1,000 Min. Avg. Monthly balance</i>	\$5.00	Per Month
Monthly Service Fee	\$10.00	Per Month
Paper Item Fee		
Up to 100 Paper Items per month	<b>Free</b>	
Over 100 Paper Items per month	\$0.25	Per Transaction

**ATM / Debit Card Services**

ATM's owned by Cy-Fair FCU	<b>Free</b>	
ATM's in the Credit Union Friendly Network	<b>Free</b>	
ATM's in the Allpoint Network	<b>Free</b>	
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	<b>Free</b>	
Replacement Card	\$6.00	
Debit Card PIN Replacement	\$2.00	
Debit Card Rush Order	\$75.00	+Plus shipping
Debit Card Copy Request	\$7.50	

**Non-Sufficient Funds (per item)**

Overdraft Transfer from Share Savings <sup>†</sup>	\$3.00
Overdraft Privilege Fee <sup>†</sup>	\$29.00
Insufficient Funds <sup>†</sup>	\$29.00
Reprocess Fee	\$10.00
Returned Deposit Item (Member's Own Check)	\$29.00
Returned Deposit Item (3 <sup>rd</sup> Party Check)	\$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**

	<b>Amount</b>
Incoming Wire	<b>Free</b>
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**

Memberline	<b>Free</b>
Online Banking	<b>Free</b>
Online Bill Pay	<b>Free</b>
Phone Transfers/Inquiries	<b>Free</b>
<i>When not available through Memberline</i>	
All Other Phone Transfers and Inquires	\$3.00
Payment by Phone	\$5.95

**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 (Plus Attorney Fees)	\$25.00	
Notary Services (Members Only)	<b>Free</b>	
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	
Cash Exchange	3% of deposit coin	

**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

<sup>†</sup>Overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means.