



MEMBER

Schedule of Fees and Charges

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>\$1,000 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 |
| Insufficient Funds [†] | \$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 |

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.