



CREDIT UNION OF TEXAS

FEE SCHEDULE

(Effective August 1, 2009)

MEMBERSHIP

Membership Fee	\$10.00
<i>(Must be accompanied by a \$5.00 minimum deposit to Shares)</i>	

ALL ACCOUNTS

ACH/ATM NSF.....	\$33.00
ACH Stop Payment Order	\$33.00
ACH Reject fee.....	\$5.00
Account History.....	\$3.00
Account Research, per hour (\$10 minimum charge).....	\$20.00
Administrative Legal Processing fee.....	\$25.00
ATM Cash Withdrawal	
CUofTX-owned or Network ATM.....	No Charge
All other	\$1.50
Cashier's Check	
For amounts \$1.00 - \$499.00	*\$2.00
For amounts \$500.00 and over	*\$3.00
Replacement fee.....	\$30.00
Check Cashing	
Member with checking account or loan.....	No Charge
Member with deposits equal to check.....	No Charge
All others2% of Check
Check Deposit (for members with Shares Account only)	
With hold period applied	No Charge
Qualifying check with no hold period.....	.2% of Check
Safekeeping boxes of checks sent to CUofTX fee.....	\$3.00
Coin Processing.....	.5% of Coin Amount
Collection Item (domestic).....	\$10.00 (\$.01-\$500) / \$20.00 (\$500.01-up)**
Collection Item (international)	\$20.00 (\$.01-\$500) / \$30.00 (\$500.01-up)**
Debit Card Replacement Fee.....	\$5.00
Debit Card monthly inactivity fee (after 6 mos. of inactivity).....	\$1.00
NSF	\$33.00
Paid NSF	\$33.00
Returned Check	
Deposited Items	\$10.00
<i>(Up to \$20.00 if item is submitted twice for payment)</i>	
Loan Payments.....	\$25.00
Safe Deposit Box	Varies with Size
Safe Deposit Delinquent Fee.....	\$15.00
Monthly fee for share only accounts with balance below \$50.....	\$5.00
Statement Copy.....	\$3.00
Travelers Cheques, per \$100.00.....	*\$1.00
Cheques for Two, per \$100.00.....	*\$1.50
Gift Cheque	\$1.25
American Express Gift Card	\$3.95
Returned mail fee.....	\$7.50
Loan coupon book replacement fee.....	\$5.00
Loan payoff request fee (real estate loans).....	\$15.00
Verification of Deposit.....	\$10.00
Wire Transfer	**\$10.00 Incoming; \$25.00 Outgoing Domestic; \$35.00 Outgoing International; \$20.00 Foreign Item Tracer

SHARES, MEMBERS CHOICE and HOLIDAY SAVINGS WITHDRAWAL and TRANSFER FEES

Holiday Savings Account Withdrawal/Transfer	
Withdrawals/Transfers between Nov. 1 & Jan. 31	No Charge
Each Withdrawal/Transfer between Feb. 1 & Oct. 31	\$10.00
Member Choice Savings Account Withdrawal/Transfer	
6 per calendar year at No Charge.....	After 6, each \$5.00
Share Account Withdrawal	
12 per calendar year at No Charge.....	After 12, each \$5.00
Share Account Closing Fee, if closed within 12 months	\$5.00
Share Account Re-open Fee, in addition to Membership Fee	\$10.00
<i>(If re-opened within 12 months of closing)</i>	

MONEY MARKET ACCOUNTS

Mega Money Market Monthly Service Charge	
Daily balance is \$150,000.00 and over	No Charge
Daily balance is less than \$150,000.00 one or more times	\$20.00
Mega Money Market Account Withdrawal	
6 per month at No Charge.....	After 6, each \$10.00
Premium Money Market Monthly Service Charge	
Daily balance is \$25,000.00 and over	No Charge
Daily balance is less than \$25,000.00 one or more times	\$20.00
Premium Money Market Account Withdrawal	
6 per month at No Charge.....	After 6, each \$10.00

MONEY MARKET ACCOUNTS (Cont'd)

Regular Money Market Weekly Service Charge	
Average daily balance is \$2,000.00 and over.....	No Charge
Average daily balance is less than \$2,000.00.....	\$3.00
Regular Money Market Check-writing Charges	
Stop Payment Order	
Request Placed with CUofTX Employee	\$33.00
Self-placed Request (Home Banking, Telephone Teller).....	\$10.00
Check Copy.....	\$2.00
Personalized Checks.....	Varies
Check Written Exceeding Limitation.....	\$5.00
<i>(Federal Reserve Board Regulation D permits no more than 6 checks per month to be drawn on Money Market Accounts)</i>	

ALL CHECKING ACCOUNTS

Account Reconciliation, per hour	One statement at No Charge <i>(Subsequent statements at \$20.00 per hour, with \$10.00 minimum charge.)</i>
Bill Payer Monthly Service Fee.....	*\$6.95
Check Copy.....	\$2.00
Per Check Charge.....	None
Stop Payment Order	
Request Placed with CUofTX Employee	\$33.00
Self-placed Request (Home Banking, Telephone Teller).....	\$10.00
Temporary Checks (First Set at No Charge when Account Opened).....	\$5.00
Privilege Pay Service Fee.....	\$33.00

ADVANTAGE CHECKING ACCOUNTS

Bill Payer Monthly Fee.....	No Charge
Cashier's Check.....	\$1.00
Monthly Service Fee.....	\$9.00
Overdraft to Shares, Deposits or Line of Credit.....	\$1.00
Personalized Checks.....	Varies
<i>(First Box of Custom Checks at No Charge; Cost varies thereafter with style selected)</i>	
Travelers Cheques	No Issue Fee
Cheques for Two	No Issue Fee
Wire Transfer	**\$5.00 Incoming; \$10.00 Outgoing Domestic; 25.00 Outgoing Intl.

PREMIER CHECKING ACCOUNTS

Bill Payer Monthly Fee.....	No Charge
Cashier's Check.....	\$1.00
Monthly Service Fee	
Average daily balance is \$7,500.00 and over with direct deposit	No Charge
Average daily balance is less than 7,500.00.....	\$9.00
Overdraft to Shares, Deposits or Line of Credit.....	\$1.00
Personalized Custom Checks.....	No Charge
<i>(Other Styles Available at Price Differential)</i>	
Travelers Cheques	No Issue Fee
Cheques for Two	No Issue Fee
Wire Transfer	**\$5.00 Incoming; \$10.00 Outgoing Domestic; 25.00 Outgoing Intl.

REGULAR CHECKING ACCOUNTS

Monthly Service Charge	
Average daily balance is \$750.00 and over	No Charge
Average daily balance is less than \$750.00	\$6.00
Overdraft to Shares, Deposits or Line of Credit.....	\$5.00
Personalized Checks.....	Varies

STUDENT CHECKING ACCOUNTS

Monthly Service Charge.....	No Charge
Overdraft to Shares, Deposits or Line of Credit.....	\$5.00
Personalized Checks.....	Varies

MATURE OPTIONS CHECKING ACCOUNTS

Bill Payer Monthly Fee.....	No Charge
Cashier's Check.....	\$1.00
Monthly Service Charge	
Aggregate Deposits average daily balance is \$4,000.00 and over	No Charge
Aggregate Deposits average daily balance is less than \$4,000.00	\$10.00
Overdraft to Shares, Deposits or Line of Credit.....	\$1.00
Personalized Custom Checks.....	No Charge
<i>(Other Styles Available at Price Differential)</i>	
Travelers Cheques	No Issue Fee
Cheques for Two	No Issue Fee
Wire Transfer	**\$5.00 Incoming; \$10.00 Outgoing Domestic; 25.00 Outgoing Intl.
Benefits Package.....	No Charge for first 12 months <i>(Service is optional thereafter at \$1.00 per month.)</i>

FREE CHECKING ACCOUNTS

Monthly Service Charge.....	None
Personalized Checks.....	Varies
Overdraft to Shares, Deposits or Line of Credit.....	\$5.00

*See schedule for Advantage, Premier, and Mature Options Checking Accounts.

**There may be additional charges, depending on fees assessed by other institutions.

All fees are subject to change.

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CUofTX Member Services
(972) 263-9497 or toll-free (800) 314-3828
www.cuoftexas.org