



Fee Name	Amount
Administrative Fee (re-opening account)	\$5.00
Account reconciliation and research fee	\$20/hr. min 1 hr.
ATM Transaction Fee	\$1.00/each transaction
ATM/Visa Debit Card Replacement/Pin Number Re-Order	\$5.00/per item
Outgoing Wire Fee	\$20.00/per item
Cashier's Check	\$2.50/each
CD Minimum Requirement Deposit	\$1,000.00
Check Cashing Fee if balance is under \$100	\$3.00/per item
Checking Account Minimum Requirement Deposit	\$100.00
Checking account overdraft protection one-time opt-in fee	\$25.00
Christmas Club Penalty Fee	\$25.00/per item
Closing Account Fee less than 1 year	\$20.00
Copy of Paid Credit Union Issued Check	\$5.00/each
Copy of Paid Share Draft Check	\$3.00/each
Copy of Quarterly/Monthly Statement	\$4.00/each
Credit Review Service Fee	\$8.00/each
Debit Card Replacement Rush Fee	\$90.00/each
Dormant Account Fee/Quarter (inactivity over 3 years)	\$10.00/Quarter
Dormant Disposal Fee (final unclaimed property)	\$25.00
Excessive Withdrawal Fee (6/month on shares)	\$1.50/per item
Extreme Checking Account Fee	\$6.00/monthly
Incoming Wire Fee	\$10.00/per item
International Wire Fee	\$50.00/per item
IRA Minimum Requirement Deposit	\$50.00
Levy or Lien Fee	\$10.00/each
Loan Deferral Program Fee	\$30.00/per loan
Money Market Service Charge (if balance falls below \$2500 during the month)	\$12.00/monthly
Money Orders	\$2.00/each
Non-member Loan Workup	\$10.00/each
Non-Member Notary Fee	\$5.00/per service
Non-Member On-Us Check Cashing Fee	2% of check amount (maximum fee charge of \$50.00)
Non-Sufficient Funds Charge (NSF)	\$32.00/per item
Opportunity Checking Account Fee	\$7.00/monthly
Opportunity Checking Account one-time opening fee	\$25.00
Overdraft Transfer Fee	\$2.00/per item
Primary Share Minimum Balance Requirement Deposit	\$20.00



Fee Name	Amount
Print Out of Account	\$3.00/per Month
Return Check Fee/1 <sup>st</sup> Party	\$32.00/per item
Return Check Fee/3 <sup>rd</sup> Party	\$25.00/per item
Return Mail Fee	\$5.00/per item
Share Draft (90) Service Charge (if balance falls below \$500 during the month)	\$5.00/monthly
Statement delivered to CU	\$5.00/per item
Stop Payment Fee	\$30.00/per item
Temporary Checks	4/\$2.00 or 12/\$5.00
Vacation Club Penalty Fee	\$25.00/per item
Western Union Fee	\$20.00/per item
Rate Modification (Existing Loans)	\$50.00/per loan
In House Refinance (Existing Loans/no cash out)	2% of remaining balance
Bill Pay Cost	CheckFree RXP is FREE except for services listed below
Maximum Per Payment Amount	The Maximum Per Payment amount is \$10,000. The highest dollar amount that can be scheduled "per transaction. This is a Global setting for all CheckFree RXP subscribers and cannot be changed at the subscriber level.
FraudNet	This service monitors your subscribers' bill pay transactions to mitigate fraud. If FraudNet flags a payment for review, FraudNet generates an alert, and that alert is worked by the Fiserv Fraud Team
Overnight Checks	The fee \$14.95 per transaction. This service allows your subscribers to send payments overnight for a fee. The payment is remitted as a check and is sent via UPS Overnight Delivery. Once remitted, the UPS tracking number is email to the subscriber. 4 pm ET cutoff time for next business day delivery.
Same Day Bill Pay	The fee is \$9.95 per transaction. This service allows your subscribers to schedule same day payments to select payees for a fee. The payment is remitted electronically and cannot be canceled once scheduled. The subscriber is able to identify within bill pay if their payee accepts same day payments. The cutoff time can be as late as 10 pm ET; however, can vary by biller
Account to Account Transfer (A2A)	Transfers; Free for inbound and \$2.00 for Outbound transfers. This service allows your subscribers to transfer funds/from their checking account they have with your financial institution. The cutoff Time is 10pm ET.

<p>Popmoney (Pay People) Fees (see right)</p>	<p>This service is available within CheckFree RXP bill pay, and it allows your subscribers to pay individuals by using their email address or cell phone number. Payments are remitted electronically. Cut off times are 10 pm ET for Next business day payments, 1 am ET for 3 business day payments.</p> <p>\$2.00-Send Money-Next Day Delivery  \$1.00-Send Money-3 Day (Standard Delivery)  \$35.00-Stop Payment  \$1.00-Request Money  \$0.25-eGreeting</p>
<p>Texas People Mastercard Annual Fees</p>	
<p>Transaction Fees</p> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul> <p>Other Fees</p> <ul style="list-style-type: none"> <li>• Pay by Phone-VIP Line</li> <li>• Statement Request</li> </ul>	<p>1% or 2.00 minimum and \$25.00 maximum  1% or 2.00 minimum and \$25.00 maximum  1% of each transaction in U.S. dollars</p> <p>\$5.00  \$4.00</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit-Limit</li> <li>• Returned Payment</li> <li>• Credit Card Replacement</li> </ul>	<p>5% of payment due, \$15.00 minimum and \$25.00 maximum  None  \$22.00  \$5.00</p>

