

FEE SCHEDULE

Change in Terms Effective March 10, 2011

Share Draft/Checking Account Fees

Non-sufficient funds (NSF) fee.....	\$25.00 per item (<i>Does not apply to ATM withdrawals and one-time debit card transactions</i>)
Stop Payment Fee.....	\$20.00 per item (<i>Best of Texas accounts exempt</i>)
Share Draft/Check Copy Fee.....	\$ 3.00 per check
Share Draft/Check Printing Fee.....	Prices vary depending on style
Gold Star Account Service Charge.....	\$4.00 per month if the balance falls below \$600.00 at any point that month
Silver Star Account Service Charge.....	\$0.15 per share draft clearing
Money Market Service Charge.....	\$10.00 if the balance falls below \$2,500.00 or if there are more than six (6) withdrawal transactions per month. (Maximum service fee per month is \$10.00.)
Overdraft Protection.....	\$2.00 per day (<i>Best of Texas accounts exempt</i>)
Teller-Assisted Phone Transfers.....	\$2.00 per call

Other Service Fees (applicable to all accounts)

Application for membership.....	\$5.00 per application
Non-sufficient funds (NSF) fee.....	\$25.00 per item (<i>Does not apply to ATM withdrawals and one-time debit card transactions</i>)
Wire transfer (outgoing) fee.....	\$20.00 per wire (<i>Best of Texas exempt - limit two per month</i>)
Cashier check or share check fee.....	\$1.50 per check (<i>Best of Texas exempt - limit six per day</i>)
Travelers' cheques.....	\$1.00 per \$100.00 (single signature) (<i>Best of Texas exempt</i>) \$2.00 per \$100.00 (Cheques for 2) (<i>Best of Texas exempt</i>)
Transaction history printout.....	\$2.00 per printout
Statement copy.....	\$5.00 per copy
Account reconciliation or research.....	\$15.00 per hour, one hour minimum
Deposit item chargeback.....	\$10.00 per item
MasterCard cash advance.....	\$20.00 per advance
MasterCard Gift Card.....	\$3.00 per card
Notice of Levy processing fee.....	\$5.00 per notice
Drive-thru canister replacement charge.....	\$115.00
Fax service (incoming or outgoing).....	\$.75 per page
Non-member notary public service.....	\$2.50 per item
Non-refundable negative account chargeoff fee.....	\$50.00

Debit MasterCard Fees

Card application fee	\$10.00 per card
Card replacement fee.....	\$5.00 per card
ATM terminal transaction fees.....	\$1.50 per withdrawal, \$.50 per balance inquiry

Additional fees may be imposed by the ATM terminal.

NSF fees do not apply to ATM withdrawals and one-time debit card transactions.

On-site ATM terminal transaction fees for non-members.....\$1.75 per withdrawal; \$.50 per balance inquiry

On-site ATM terminal transaction fees for Trans Texas Debit MasterCard holders: **FREE**

Check Cashing Fees - May apply to accounts with a minimum balance

Up to \$500.00.....	\$5.00
\$500.01 - \$1,000.00.....	\$10.00
\$1,000.01 and up.....	\$15.00

Safe Deposit Box Annual Fees

3 x 5.....	\$15.00
3 x 10.....	\$25.00
5 x 10.....	\$35.00
10 x 10.....	\$60.00

Charges for drilling a box.....\$105.00