

## FEE SCHEDULE

*Change in Terms Effective July 1, 2010*

### 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> )

### Other Service Fees (applicable to all accounts)

Application for membership.....	\$5.00 per application
Teller-assisted phone transfers.....	\$2.00 per call
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.....	\$65.00
Fax service (incoming or outgoing).....	\$0.75 per page
Non-member notary public service.....	\$2.50 per item

### 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, \$0.50 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; \$0.50 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