

## Effective February 1, 2014

# COMMON FEE STRUCTURE

ATM Transaction or Inquiry . . . . .	no charge
(6220 or 7215 Culebra Road or 7620 NW Loop 410 only)	
ATM Transaction or Inquiry (Foreign Terminal) . . . . .	\$1.00
Charge for Calling CU Employees Instead of ARU . . . . .	\$1.00
(Southwest Connection)	
Note: No charge for services not available through ARU	
Check Cashing . . . . .	\$1.00
Check Printing . . . . .	prices vary
Closing an Account Within 90 Days After Opening . . . . .	\$20.00 (per account)
Collection Item . . . . .	fees vary
Copy of Bill Pay Check. . . . .	\$10.00
Copy of Check . . . . .	\$2.00
Courtesy Pay . . . . .	\$28.00 per item
The Courtesy Pay fee is assessed for transactions that we pay when no other form of overdraft protection is available. Due to regulatory requirements, a member must "opt in" to receive the services of Courtesy Pay.	
Debit/ATM Card Replacement . . . . .	\$5.00
Debit Research: Valid Item. . . . .	\$15 per item
Fax Fee . . . . .	\$5 per transmission
Inactive Account Fee . . . . .	\$5/Mo.
(This fee applies to share and/or draft accounts with 12 months of inactivity)	
Interim Statement. . . . .	\$2.00
Mail Return Due to Incorrect Address . . . .	\$5 per mo.
Money Market Account Below \$250 Minimum Transaction . . . . .	\$15.00
Money Market Monthly Service Fee. . . . .	\$5.00
(You must maintain a minimum average daily balance of \$2,500 in your account to avoid a service fee. If at any time during the month your average daily balance falls below the required minimum, your account will be subject to a service fee of \$5.00 for that month.)	
Money Order . . . . .	\$2.00
Non-sufficient funds/Overdraft (NSF/OD). . . .	\$28.00
\$28.00 per transaction; Applies whether transaction is created by check, draft, teller withdrawal, ATM/POS withdrawal, ACH debit, or any other electronic means.	
Overdraft Transfer . . . . .	\$3.00
Payment Investigation Fee of Bill Pay. . .	\$15 per Hour

Photocopying Fee . . . . .	\$1 per page
Research and/or Balancing of Account including Electronic Proof of Payment (one hour minimum) . . . . .	\$15.00 per Hour
Return Item. . . . .	\$25.00
Stop Payment. . . . .	\$28.00
Tax Levy/Garnishment . . . . .	\$25.00
Teller Check Members . . . . .	\$5.00
Traveler's Check (regular or 2-party) . . . . .	1% of purchase price
Safe Deposit Boxes	
3x5 . . . . . w/ discount	\$20
. . . . . w/out discount	\$35
3x10 . . . . . w/ discount	\$30
. . . . . w/out discount	\$55
5x10 . . . . . w/ discount	\$55
. . . . . w/out discount	\$80
10x10 . . . . . w/ discount	\$80
. . . . . w/out discount	\$105

(All fees listed are annual. Discounted rates are offered to members with a checking account or aggregate deposit balance of \$10,000 or more.)

Safe Deposit Drilling Fee . . . . .	\$175
Safe Deposit Non-Refundable Set-up Fee . . . . .	\$25
Safe Deposit Late Fee. . . . .	\$10 for 30 days past due
Signature Guarantee Service. . . . .	\$25 per item
Stop Payment of Bill Pay Check . . . . .	\$28.00

(Any stop payment request for unpaid item must be received before the close of any business day.)

**Stop Payment of Credit Union**

Teller Check . . . . .	\$30 per item
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(A stop payment request on a CU teller check cannot be placed until 90 days after the date of issuance.)

Temporary Checks . . . . .	4/\$2.00
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**Wire Transfer**

In the United States . . . . .	\$20.00
International . . . . .	\$45.00
Western Union . . . . .	\$20.00

Zipper Money Bag . . . . .	\$6 per bag
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**Southwest  
Research  
Center**  
Federal Credit Union



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