

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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