

Fee Schedule

Account Closure (if closed within 6 months)	\$10.00	
Account History Inquiry	\$1 - \$3	
Account Reconciliation/Research, including loans	\$25/ hr,	\$10 minimum
Astros Checking Account Fee, if applicable	\$4.95	per month
ATM Point-of-Sale (POS) Transaction Fee (For checking accounts only)	No Fee	
ATM Balance Inquiry Fee at Non-TBACU ATMs	\$0.50	per transaction
ATM Transaction Fee at TBACU owned ATMs and Credit Union Friendly ATMs	No Fee	
ATM Transaction Fee at all other ATMs	\$1.50	per transaction
Below \$100.00 Minimum Savings Balance without any other account types or loan services	\$3.00	per month
Bill Payment Expedited Payment Service		
Electronic	\$5.00	per item
Check	\$18.00	per item
Business Account Monthly Fee		
Business Select Checking (Formerly Business SI	\$10.00	(Avg. daily bal of \$1,000 will avoid monthly fee)
Business Elite Checking	\$15.00	(Avg. daily bal of \$1,500 will avoid monthly fee)
Business Elite Plus Checking	\$20.00	(Avg. daily bal of \$2,500 will avoid monthly fee)
Business Account - Transaction Fees		
Business Savings (All Types)	50 transactions free per month. Additional transactions	\$0.25 each
Business Select Checking	100 transactions free per month. Additional transaction	\$0.25 each
Business Elite Checking	200 transactions free per month. Additional transaction	\$0.25 each
Business Elite Plus Checking	500 transactions free per month. Additional transaction	\$0.25 each
Change Request/ Rolled Coin Deposited	\$0.10	per roll
Cashier's/ Certified Checks	\$3.00	per check
Check Cashing Fee	No fee if check is \$100.00 or less or member has a ck account. Checks over \$100.00, \$5.00 per check.	
Copy of Share Draft, if requested from the credit union	\$5.00	each
Collection Item	\$25.00	each
Debit Card Initial Issue	No Fee	
Debit Card Replacement	\$5.00	each
Excessive Withdrawals - Money Fund Accounts	\$10.00	
Fresh Start Checking Account Monthly Fee	\$10.00	
Inactive Account Fee	\$5.00	prior to closing and turning over to the State.
Insufficient Share Draft/EFT Debit/ATM w/d	\$29.00	each
Legal Processing - Tax Levy, Garnishment, Subpoena,	\$25.00	each
Money Orders	\$25.00 or less	\$0.75 each
	\$25.01-\$500.00	\$1.00 each
Overdraft Protection	\$5.00	per transfer
Overdraft Privilege	\$29.00	each
Returned Deposit Item	\$29.00	each
Returned Mail	\$5.00	each
Real Estate Modifications	\$275.00+	filing Fees
Real Estate Subordination Fee	\$200.00	
Safe Deposit Boxes	3x5	\$15.00 annually
	3x10	\$30.00 annually
	5x10	\$45.00 annually
	10x10	\$75.00 annually
Safe Deposit Box Key Deposit	\$20.00	
Signature Guarantee	\$20.00	each
Share Draft Account Monthly Service Charge	No Fee	
Share Draft printing	Varies depending on style & quantity	
Share Draft Temporary Checks	\$0.25	each (No fee for starter checks)
Statement Copies	\$1.00	per page
Statement Fee for Paper Statements	\$1.00	
Stop Payment Request	\$29.00	each
Travelers Cheques	Single Signature	1% of total purchase
	Dual Signature	1.5% of total purchase
	Gift Cheques	\$2.50 each
Uncollected Draft/EFT Debit/ATM w/d	\$29.00	each
Unreadable MICR Items	\$1.25	each
Verification of Deposits/ Loans (written)	\$5.00	each
Wired Funds	Domestic	\$12.00 each
	International	\$40.00 each
	Western Union	\$20.00 each

*The Audio Response Service (S.T.A.R.), ATM, or Debit Card will not allow transactions to be performed on accounts that are overdrawn or delinquent thirty-one (31) days or more.

For complete Truth in Savings Disclosures, please consult our Truth in Savings Disclosure. Available upon request.