

TEXAS BAY CREDIT UNION
12611 Fuqua Street
Fee Schedule as of 05/01/2017

Account Closure (if closed within 6 months)	\$15.00	
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	No Fee	
(For checking accounts only)		
ATM Balance Inquiry Fee at Non-TBACU ATMs	\$0.50	per transaction
ATM Transaction Fee at TBACU owned ATMs and Credit		
Union Friendly ATMs & Allpoint ATMs	No Fee	
ATM Transaction Fee at all other ATMs	\$2.50	per transaction
Below \$1.00 Minimum Savings Balance	\$2.00	per month
Audio Response Service	No Fee	
Below \$100.00 Minimum Savings Balance without		
any other account types or loan services	\$3.00	per month
Bill Payment Service	No Fee	
Bill Payment Expedited Payment Service		
Electronic	\$5.00	per item
Check	\$18.00	per item
Business Checking Monthly Service Fee		
Simply Free Business Checking	No Fee	
Simply Plus Business Checking	No Fee	(\$6 if avg. daily balance is below \$5,000)
Commercial Checking	\$15.00	
Business Checking Deposit Charge per Month		
Simply Free Business Checking	No Fee	up to \$10,000 per month***
Simply Plus Business Checking	No Fee	up to \$10,000 per month***
Commercial Checking	\$0.50	per \$1,000 coin/currency deposited per month
Business Account Monthly Fee **		
Business Select Checking (Formerly Business S	\$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 transactor	\$0.25 each
Business Elite Checking	200 transactions free per month. Additional transactor	\$0.25 each
Business Elite Plus Checking	500 transactions free per month. Additional transactor	\$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 or no charge using Online Banking
Collection Item	\$25.00	each
Commercial Checking per Item Charge	\$0.15	each item regardless of type
Debit Card Initial Issue & Re-PIN	No Fee	
Debit Card Replacement	\$5.00	each
Electronic Statement	No Fee	
Excessive Withdrawals - Money Fund Accounts	\$10.00	
50+ Checking Monthly Service Charge	No Fee	
Fresh Start Checking Account Monthly Fee**	\$10.00	
Gift Card	\$4.00	each
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
Mobile Banking with Check Deposit	No Fee	
Legal Processing - Tax Levy, Garnishment, Subpoena	\$30.00	each
Money Orders	\$3.00	each
Notary (Members)	No Fee	
(Non-Members)	\$5.00	
Online Banking	No Fee	
Overdraft Protection	\$5.00	per transfer
Overdraft Privilege	\$29.00	each
Premium Checking Monthly Service Charge	No Fee	(\$6 if avg. daily balance is below \$1,500)
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
Simply Free Checking Monthly Service Charge	No Fee	
Simply Plus Checking 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)
Skip-a-Payment Processing Fee	\$25.00	each loan (added to loan)
Statement Copies	\$1.00	per page (electronic statements is free)
Statement Fee for Paper Statements	\$1.00	fee waived with electronic statements
Stop Payment Request	\$29.00	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	\$15.00	each
International	\$40.00	each
Western Union	\$20.00	each

*The Audio Response Service, ATM, or Debit Card will not allow transactions to be performed on accounts that are overdrawn or delinquent thirty-one (31) days or more. Complete Truth & Savings Disclosures are available upon request.

**Account no longer offered.

***No charge but switch account type to Commercial Checking if consistently exceed \$10,000 coin & currency per month.