MEMBER FEE SCHEDULE

Effective 04/01/24

Savings Account	Amount	
Account Closure (if closed within 6 months)	$15.00	
Below $1.00 Minimum Savings balance	$2.00	Per Month
Below $100.00 Minimum Savings Balance	$3.00	Per Month
(Without any other account types or loan services)		

Money Market Account

Excessive Withdrawals - Money Fund Accounts	$10.00	

Checking Account**

Premium Perks Checking Monthly Service Charge	FREE*	
*$10 if avg. daily balance is below $2,500		
Perks Checking Monthly Service Charge	$6.00	Per Month
Simply Checking Monthly Service Charge	FREE*	
*$8 if avg. daily balance is below $100		
**Monthly service charges will be waived for minors (17 years old and under) and senior citizens (65 years old and over)		

ATM/Debit Cards

ATM Point-of-Sale (POS) Transaction Fee	FREE	
(For checking accounts only)		
ATM Balance Inquiry Fee at Non-TBCU ATMs	$0.50	Per Transaction
ATM Transactions at Selected Locations	FREE	
(Texas Bay owned, Credit Union Friendly ATMs & Allpoint ATMs)		
ATM Transaction Fee at all other ATMs	$3.00	Per Transaction
Debit Card Initial Issue & Re-Pin	FREE	
Debit Card Replacement	$5.00	Each
Debit Card Dispute Denial Fee	$30.00	Each

Non-Sufficient Funds (per presentment)

Insufficient Share Draft/EFT Debit/ATM w/d	$29.00	Each
Overdraft Protection	$5.00	Per Transfer
Courtesy Pay	$29.00	Each
Returned Deposit Item	$29.00	Each
Uncollected Draft/EFT Debit/ATM w/d	$29.00	Each

Non-Negotiable Items

Cashier's/Certified Checks	$3.00	Per Check
Money Orders	$3.00	Each
Share Draft Printing	Varies*	
*Depending on style and quantity		
Share Draft Temporary Checks	$0.25*	Each
*Free for starter checks		

Bank Wire Transfer

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 deliquent thirty-one (31) days or more.
Complete Truth & Savings Disclosures are available upon request.

Safe Deposit Box Service	Amount	
3x5	$40.00	Annually
3x10	$60.00	Annually
5x10	$80.00	Annually
10x10	$100.00	Annually
Safe Deposit Box Key Deposit	$150.00	
Safe Deposit Box contents are not insured by the NCUA		
Replacement Key	$150.00	
Drilling (both keys lost)	$250.00	

Electronic Services

Audio Response Service+	FREE	
Bill Payment Service	FREE	
Convenience Payment Fee	$5.00	Per Item
Electronic Statement	FREE	
Mobile Banking with Check Deposit	FREE	
Online Banking	FREE	

Miscellaneous

Account History Inquiry	$1 - $3	
Account Reconciliation/Research	$25.00	Per Hour
(Including loans - $10 Minimum)		
Change Request/Rolled Coin Deposited	$0.10	Per Roll
Check Cashing Fee	FREE*	
(*If check is $100 or less or member has a Chkg account. Checks over $100, $5.00 per check)		
Copy of Share Draft	$5.00	Each
(if requested from the Credit Union. Free using Online Banking)		
Collection Item	$25.00	Each
Legal Processing	$30.00	Each
(Tax Levy, Garnishment, Subpoena, etc.)		
Notary - Members	FREE	
Non-Members	$5.00	
Returned Mail	$5.00	Each
Real Estate Modifications	$275.00	Plus Filing Fees
Real Estate Subordination Fee	$200.00	
Signature Guarantee	$20.00	Each
Skip-A-Payment Processing Fee	$25.00	Each Loan
Statement Copies	$1.00	Per Page
Statement Fee for Paper Statements	$1.00	
(Fee waived with Electronic Statements)		
Stop Payment Request	$29.00	Each
Unreadable MICR Items	$1.25	Each
Verification of Deposits/Loans (written)	$5.00	Each

Texas Bay Credit Union
12611 Fuqua St.,Houston, TX 77034
(713) 852 - 6700 | FAX: (281) 464 - 9230
TexasBayCU.org

Federally Insured by NCUA