

Effective 05/01/2017

Savings Account Fees

| | 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 (without any other account types or loan services) | \$3.00 Per Month |
| Inactive Account Fee | \$5.00* |

*Prior to closing and turning over to the State.

Money Market Account Fees

| | |
|---|---------|
| Excessive Withdrawals - Money Fund Accounts | \$10.00 |
|---|---------|

Business Account Fees

Business Checking Monthly Service Fee

| | |
|--|--|
| Simply Free Business Checking | FREE |
| Simply Plus Business Checking | FREE* |
| *\$6 if avg daily balance is below \$5,000 | |
| Commercial Checking | \$15.00 |
| Commercial Checking Per Item Charge | \$0.15 Each Item Regardless of type |

Business Checking Deposit Charge per Month

| | |
|-------------------------------|---------|
| Simply Free Business Checking | FREE*** |
| ***Up to \$10,000 per month | |
| Simply Plus Business Checking | FREE*** |
| ***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 Share Draft) (*Avg. daily bal of \$1,000 will avoid monthly fee) | \$10.00* |
| Business Elite Checking (*Avg. daily bal of \$1,500 will avoid monthly fee) | \$15.00* |
| Business Elite Plus Checking (*Avg. daily bal of \$2,500 will avoid monthly fee) | \$20.00* |

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 transactions \$0.25 Each |
| Business Elite Checking | 200 Transactions Free Per Month Additional transactions \$0.25 Each |
| Business Elite Plus Checking | 500 Transactions Free Per Month Additional transactions \$0.25 Each |

ATM/Debit Cards

| | |
|--|------------------------|
| ATM Point-of-Sale (POS) Transaction Fee (For checking accounts only) | FREE |
| ATM Balance Inquiry Fee at Non-TBCU ATMs | \$0.50 Per Transaction |
| ATM Transactions at Selected Locations (Texas Bay owned, Credit Union Friendly ATMs & Allpoint ATMs) | FREE |
| ATM Transaction Fee at all other ATMs | \$2.50 Per Transaction |
| Debit Card Initial Issue & Re-Pin | FREE |
| Debit Card Replacement | \$5.00 Each |

Non-Sufficient Funds (per item)

| | |
|--|---------------------|
| Insufficient Share Draft/EFT Debit/ATM w/d | \$29.00 Each |
| Overdraft Protection | \$5.00 Per Transfer |
| Overdraft Privilege | \$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 |
| Gift Card | \$4.00 Each |
| 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 |

Safe Deposit Box Service

| | | |
|---|---------|----------|
| 3 x 5 | \$15.00 | Annually |
| 3 x 10 | \$30.00 | Annually |
| 5 x 10 | \$45.00 | Annually |
| 10 x 10 | \$75.00 | Annually |
| Safe Deposit Box Key Deposit | \$20.00 | |
| Safe Deposit Box contents are not insured by the NCUA | | |

Electronic Services

| | | |
|--|---------|----------|
| Audio Response Service† | FREE | |
| Bill Payment Service | FREE | |
| Bill Payment Expedited Payment Service | | |
| Electronic | \$5.00 | Per Item |
| Check | \$18.00 | Per Item |
| Electronic Statement | FREE | |
| Mobile Banking with Check Deposit | FREE | |
| Online Banking | FREE | |

Miscellaneous Account Fees

| | | |
|---|-----------|------------------|
| Account History Inquiry | \$1 - \$3 | |
| Account Reconciliation/Research (Including loans - \$10 Minimum) | \$25.00 | Per Hour |
| Change Request/ Rolled Coin Deposited | \$0.10 | Per Roll |
| Check Cashing Fee (*If check is \$100 or less or member has a Chkg account. Checks over \$100, \$5.00 per check.) | FREE* | |
| Copy of Share Draft (if requested from the Credit Union, Free using Online Banking) | \$5.00 | Each |
| 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 (Fee waived with Electronic Statements) | \$1.00 | |
| Stop Payment Request | \$29.00 | Each |
| Unreadable MICR Items | \$1.25 | Each |
| Verification of Deposits/ Loans (written) | \$5.00 | 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.