Temple- Inland Federal Credit Union

109 N. Temple Dr. • Diboll, TX 75941
(936) 829-1616 • 1-877-829-1616 • Fax: (936) 829-1122
www.t-ifcu.com

MEMBERSHIP

Any full time employee or retired employee of Georgia Pacific (formally Temple Inland) is eligible for membership. Employees of Atlas, Katherine Sage Day Care, Diboll ISD, Crown Colony, the City of Diboll, the Correctional Center, and Security & Guaranty may also join. If you have an account your family members, including your spouse, kids, parents, grandparents, grandchildren, as well as brothers, sisters and in-laws may also join.

To become a member of the Credit Union is very easy. You may open an account by payroll deduction or cash. We will need to see your Social Security card and driver's license. When you pay your one time $5 membership fee, deposit $25 or more and sign a membership card, you become a member of the Temple-Inland Federal Credit Union.

Important Information About Procedures For Opening A New Account

In compliance with the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA Patriot) Act of 2001 and to help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.

Please understand that Temple-Inland FCU can not waive this rule as it is part of the USA Patriot Act. Thank you for your patience and help.

SERVICES

Savings

The Credit Union welcomes your deposits and will protect every dollar you save. Our membership in the National Credit Union Administration means that the savings of every member will be insured to at least $250,000 by NCUA, a U.S. Government Agency.

We offer several different types of savings programs:

1. Regular Share Savings – Pays a dividend if you have an average daily balance of $200.01 or more each quarter. You always have to maintain a $25 balance.

2. Certificate Accounts – Minimum opening deposit of $1000; dividends compounded and credited quarterly; 90 day penalty for early withdrawal; rates are set each Tuesday.

3. Christmas Club Accounts – Members say this is one of our best accounts. Make deposits each week through payroll deduction or cash and then after November 1 of each year, come by and withdraw your funds to go Christmas shopping. We like to call it our Stress-Free Account.

Deposits & Withdrawals

Deposits may be made into your savings or checking accounts by payroll deduction, direct deposit, ACH, mail or in person. Withdrawals can be handled by phone, mail, or in person.

ACH – Direct Deposits

We offer ACH and Direct Deposits. Call for the information you will need for this service.
You can have Direct Deposit from any employer or other credit union or bank sent direct deposit to any of your T-I FCU savings or checking accounts. *Your can also have your Temple-Inland payroll check will be put into a special direct deposit account that must be withdrawn each week.

Share Draft Checking Accounts

We offer three "Free Checking Accounts." We have Student, Regular, and Senior Checking. All checking accounts are free with unlimited check writing and no minimum balance or monthly service charge. See our checking account brochure for more details.

ATM/Debit Cards

You may also apply for an ATM Card for your Savings Account or a Debit Card for your Checking Account. You may use your Debit Card to make point-of-sale transactions, as well as withdraw funds and check the balances of your savings and checking accounts. You may use your ATM Card to withdraw funds and check the balance of your savings account.

Loans

Many different types of loans are available to members. You may apply in person, by phone, by mail, or online. Call 1-877-829-1616 and talk with one of our loan officers to find our more details and see what loan type is best for your needs and credit requirements. You may also go online to www.t-ifcu.com under the loan tab to print, complete, and fax the application back to 936-829-1122.

IRA Accounts

We offer the Traditional IRA, the Roth IRA and the Education IRA Accounts. Dividends are paid quarterly. IRA insurance protection is separate from insurance coverage on other credit union accounts. This means that your IRA is federally insured up to $250,000 by NCUA.

Money Orders

We have Money Gram Money Orders. Money orders may be purchased with cash or withdrawn from your account.

Vacation Theme Park Tickets

We have partnered with Working Advantage for deals on theme park tickets. Click the link to find out all the information about the parks.

On-Line Banking

We now offer On-Line Banking. Just complete and return the Home Banking Authorization to get signed up. With this privilege, you may check your account from your home or office.

Lobby Hours

Monday – Friday	8:30 a.m. – 4:30 p.m.

Drive-Thru Hours

Monday – Thursday	8:30 a.m. – 4:30 p.m.
Friday	7:30 a.m. – 4:30 p.m.

Temple-Inland Federal Credit Union Fees

Share Savings Accounts:

One-time Membership fee	$5.00
Withdrawal Fee	$2.00 *(After 3 withdrawals per quarter & if full check not withdrawn from direct deposit account)*
ATM replacement card	$20.00
ATM card PIN reorder	$5.00
Early Account Closure Fee (in 90 days)	$5.00
Christmas Club/Vacation Account w/d fee	$2.00 (per withdrawal)

Share Checking Accounts:

Overdraft Protection/ Transfer Fee	$10.00 per item
Courtesy Pay fee	$28.00 per item (if used)
Photocopy of check	$2.00 per check
Debit card replacement	$20.00
Debit Card PIN reorder	$5.00
Temporary Checks (8 checks)	$8.00

General Fees for Both Accounts:

Money Orders		$2.00 each
Outgoing Wire Transfer Fee		$30.00 per transfer
Incoming Wire		$30.00 per transfer
Stop Payment		$35.00 per item
Insufficient Item (NSF)		
ACH, ATM/Debit, Checks		$28.00 per item each time it is submitted or resubmitted
Account Reconciliation / Research Fee/ Garnishments / Levies		$75.00 per hour w/ 1 hr minimum
Statement copies		$10.00 per statement
Returned Check Fee		$28.00
Southside Bank/CBTX deposit transfer		$10.00 per transfer
Return Mail Fee (after second returned piece)		$20.00
Cash Advance	$0 - $999.99	$10.00
	$1000 & up	$15.00
ACH Origination - Same Day/Non-Recurring		$10.00
Recurring		No Fee

ATM/Debit Card Fees:

See ATM/Debit Card Application

Loans:

Loan Late Fee	$60.00
GAP	$510.00
Credit Report Fee	$18.00

Non-Member check cashing fees

$0 - $99.99	$5.00
$100.00 - $500.00	$10.00
$500.01 - $5000.00	$30.00
$5000.01 & up	$75.00