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Withdrawal Fee	$2.00 *(After 3 withdrawals per quarter & if full check not withdrawn from direct deposit account)*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

Reviewed: November 1, 2026 Federally Insured by NCUA

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