

# Temple-Inland Federal Credit Union Fees

## Share Savings Accounts:

One time Membership fee	\$5.00
Withdrawal Fee	\$2.00 <i>(After 3 withdrawals per quarter &amp; if full check not withdrawn from direct deposit account)</i>
ATM replacement card	\$15.00
ATM card PIN reorder	\$5.00
Early Account Closure Fee (in 90 days)	\$5.00

## Share Checking Accounts:

Overdraft Protection/ Transfer Fee	\$5.00 per day (if used)
Courtesy Pay fee	\$28.00 per item (if used)
Photocopy of check	\$2.00 per check
Debit card replacement	\$15.00
Debit Card PIN reorder	\$5.00
Temporary Checks (8 checks)	\$2.00

## General Fees for Both Accounts:

Money Orders	\$2.00 each
Outgoing Wire Transfer Fee	\$30.00 per transfer
Incoming Wire	No Charge
Stop Payment	\$28.00 per check
Insufficient Item (NSF) ACH, ATM/Debit, Checks	\$28.00 per item each time it is submitted or resubmitted
Account Reconciliation / Research Fee	
Garnishments / Levies	\$25.00 per hour w/ 1 hr minimum
Statement copies	\$2.00 per copy
Returned Check Fee	\$10.00
FB&T deposit transfer	\$2.00 per transfer
Return Mail Fee (after second returned piece)	\$10.00

## ATM/Debit Card Fees:

See ATM/Debit Card Application

Reviewed: January 1, 2020

Federally Insured by NCUA