

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(After 3 withdrawals per quarter & if full check not withdrawn from direct deposit account)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
Christmas Club/Vacation Account w/d fee	\$2.00 (per withdrawal)

Share Checking Accounts:

Overdraft Protection/ Transfer Fee from savings	\$8.00 per item
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)	\$5.00

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 check
Insufficient Item (NSF) - ACH, ATM/Debit, Checks, point of sale, preauthorized debits	\$28.00 per item each time the item is submitted or resubmitted for payment regardless if paid or returned
Account Reconciliation / Research Fee/ Garnishments / Levies	\$50.00 per hour w/ 1 hour min
Statement copies	\$5.00 per statement
Returned Check Fee	\$28.00
Southside Bank deposit transfer	\$5.00 per transfer
Return Mail Fee (after second returned piece)	\$15.00
Cash Advance	\$0 - \$999.99 \$10.00 \$1000 & up \$15.00

ATM/Debit Card Fees: See ATM/Debit Card Application

Loan Late Fee: \$50.00

Effective: 1-1-23

Federally Insured by NCUA