



Retail Fee Schedule Effective November 17, 2022

Monthly Account Fees

Value Checking	\$0
Momentum One Checking	\$6.95
Momentum Plus Checking	\$8.95
Prime Checking	\$11.95
The monthly service fee will be waived if the account balance is above the Minimum Combined household deposit and loan balance requirement (combined household deposit and loan balances of at least \$20,000).	
High-Yield Checking	\$9.95
waived if net monthly debit card purchases \geq \$500	
Money Fund	\$25
if Average Daily Balance $<$ \$2,500	

Loan Fees

Loan Documentation	\$65
applies to all loans except Credit Cards, Home Equity Loans, and HELOCs	
Refinance Loan	\$50
applies to existing ITCU auto loans $<$ one-year-old	
Home Equity Processing	Contact CU
Home Equity Refinance	\$250
per TX Constitution, TX Home Equity Loans & Lines of Credit cannot be refinanced within one year of origination	
Skip-A-Payment	Contact CU
achieve! Credit Card Annual Fee	\$29

Product & Service Fees

Foreign Transaction Fee	Up to 1.00%
(for ATM withdrawals and Mastercard® purchase transactions) (Fee may apply if cardholder's country code differs from the merchant's / business' country code. All fees are calculated on the transaction amount after it is converted to U.S. dollars.)	
Money Fund/Savings Excessive Usage	\$25
per transaction after six transfers or withdrawals per month	
Paper Statement (per statement cycle)	\$5
waived if average deposit balance OR month-end loan balances \geq \$50,000, or account owner age $<$ 18	
Identity Verification (when applicable)	\$6
Outgoing Domestic Wire	\$27.50
Incoming Domestic Wire	\$15
Incoming Foreign Wire	\$25
Non-ITCU ATM Withdrawals	\$3 per
after allotted free withdrawals, per account type	

Product & Service Fees (continued)

One-Time/Recurring Outgoing ACH Originated by ITCU	\$15
One-Time Incoming Deposit/Payment Originated by ITCU	\$10
One-Time Loan Payment Originated via itcu.org Website	\$5
Save to Win [®] Early Withdrawal	\$25
Same Day ACH Origination	\$20
Money Order	\$6
Cashier's Check	\$10
Stop Payment (paper, ACH or Zelle [®])	\$35
Check Copy or Statement Copy	\$10
Returned Check	\$20
Overdraft Transfer	\$2.50
Insufficient Funds (NSF)	\$0
Courtesy Pay	\$10
pays item when account available balance is not sufficient to pay it	
Zelle [®] Research	\$35
Holiday Club Savings Early Withdrawal	Up to \$50
account balance or \$50, whichever is lower	
Additional Temporary Checks (per set of 3)	\$5
Online/Mobile Banking External Transfer	
Standard 3 Business Days	\$5
Next Business Day	\$6.50
Online/Mobile Banking Bill Pay	
Standard Delivery	\$0
Rush Delivery-Same Business Day (ACH)	\$9.95
Rush Delivery-Next Business Day (Check)	\$14.95
Express Mail Minimum	\$10
Foreign Items Collection Minimum	\$10
Account Research Hourly Fee (Min. 1 Hour)	\$30
Special Items Collection Minimum	\$15
Replacement ATM/Debit Card	\$10
"On Us" Check Cashing	\$4
Cashing ITCU checks for non-members	
Safe Deposit Boxes (Not all sizes available at all branches)	
2"x5"x22" (annually)	\$25
3"x5"x22" (annually)	\$30
5"x5"x22" (annually)	\$45
3"x10"x22" (annually)	\$50
5"x10"x22" (annually)	\$65
10"x10"x22" (annually)	\$115
10"x13"x22" (annually)	\$150
10"x21"x22" (annually)	\$295
Key Deposit (per box)	\$75
Lost Key(s)/Drilled Box* (per box)	\$340
Late Annual Rent (per box)	\$35

*Lost Key(s) require box(es) to be drilled. Drilled box(es) fee will be at current vendor cost.