



Retail Fee Schedule Effective October 1, 2021

Monthly Account Fees

Value Checking	\$0
Momentum One Checking	\$6.95
Momentum Plus Checking	\$8.95
Prime Checking	\$11.95
waived if average deposit + month-end loan balances \geq \$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

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 4)	\$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
Shared Branch Fee after 2 Free Visits Per Month	\$3
"On Us" Check Cashing	\$4
Cashing ITCU checks for non-members	
Safe Deposit Boxes	
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
Key Deposit (per box)	\$75
Lost Key(s) (per box)	\$150
Late Annual Rent (per box)	\$35

*Fees for other services may apply.

¹ Minimum direct deposit \$50.

Note: The par value of one full share to maintain membership is \$5. This is not a fee. ITCU is federally insured by the National Credit Union Administration. Equal Housing Lender.