



## Retail Fee Schedule Effective January 20, 2017

### Monthly Account Fees

<b>E-ssential Checking</b> waived if monthly direct deposit $\geq$ \$50 <sup>1</sup> , and eStatement; Per paid check fee after two paid checks per month	\$5 \$0.50
<b>Simplicity Checking (no longer offered)</b> waived if age $\geq$ 65	\$4.20
<b>Momentum Checking</b>	\$8.25
<b>Prime Checking</b> waived if average household deposit + month-end loan balances $\geq$ \$20,000	\$11.95
<b>Regular Checking (no longer offered)</b> waived if age $\geq$ 65	\$6.45
<b>Fresh Start Checking</b>	\$12.95
<b>Money Fund</b> if average daily balance drops below \$2,000	\$5

### Loan Fees

<b>Loan Documentation</b> applies to all loans except Credit Cards, Home Equity Loans, HELOCs and Home Improvement	\$55
<b>Refinance Loan</b> applies to existing ITCU auto loans < one year old	\$50
<b>Home Equity/Improvement Processing</b>	Contact CU
<b>Home Equity Refinance</b> per TX Constitution, TX Home Equity Loans & Lines of Credit cannot be refinanced within one year of origination	\$250
<b>Skip-A-Payment</b>	Contact CU
<b>Replacement Loan Coupon Book</b>	\$20

### Product & Service Fees

<b>Money Fund/Savings Excessive Usage</b> per transaction after six transfers or withdrawals per month	\$22
<b>Paper Statement (per statement cycle)</b> waived if average household deposit balance OR month-end loan balances $\geq$ \$50,000, or account owner age < 18	\$3
<b>Identity Verification (when applicable)</b>	\$5
<b>Outgoing Domestic Wire</b>	\$25
<b>Incoming Domestic Wire</b>	\$10
<b>Incoming Foreign Wire</b>	\$15
<b>Outgoing Western Union Domestic</b>	\$25
<b>Outgoing Western Union Foreign</b>	Contact CU
<b>Non-ITCU ATM Withdrawals</b> after allotted free withdrawals, per account type	\$2 per
<b>Outgoing ACH Origination</b>	\$7.50

## Product & Service Fees (continued)

Same Day ACH Origination	\$25
Money Order	\$4.95
Cashier's Check	\$4.95
MasterCard® Gift Card*	\$4.95
Stop Payment (paper or ACH)	\$30
Check Copy or Statement Copy	\$5
Returned Check	\$15
Overdraft Transfer	\$2
InCompass (monthly)	\$2
Insufficient Funds/Courtesy Pay	\$35
Paper, ACH or Popmoney; see EFT Agreement and Disclosures	
Popmoney® (per send)	\$0.50
Popmoney Research	\$30
Holiday Club Savings Early Withdrawal	up to \$50
account balance or \$50, whichever is lower	
Additional Temporary Checks (per set of 4)	\$5
Online Bill Pay (monthly)	\$6.95
if not used at least once every calendar month	
Express Mail Minimum	\$10
Foreign Items Collection Minimum	\$50
Account Research (min. one hour)	\$30
Special Items Collection Minimum	\$15
Replacement ATM/Debit Card	\$7
Safe Deposit Boxes	
3"x5"x22" (annually)	\$25
5"x5"x22" (annually)	\$40
3"x10"x22" (annually)	\$45
5"x10"x22" (annually)	\$60
10"x10"x22" (annually)	\$110
Key Deposit (per box)	\$50
Lost Key(s) (per box)	\$125
Late Annual Rent (per box)	\$30

\* Fees for other services may apply.

<sup>1</sup> Minimum direct deposit \$50.

Note: A household consists of all accounts that share:

- the same address and last name OR
- the same address and same primary member Social Security Number OR
- the same address AND members share a product or service and last names do not match; example: joint owners or share or certificates or co-borrowers on loans.

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.

Revised: 03/15/2017