

Members Choice of Central Texas FCU Fee Schedule

ATM Card (savings only)	\$3.00/month
ATM (checking & savings)	\$2.00/month
Replace ATM or debit card	\$10.00 each
Overdraft transfer	\$2.00 each
Manual transfer requests	\$3.00 each
Share Draft/Check printing	dependent upon style ordered
Temporary checks	\$5.00/4 checks*
Cashier's & Teller checks	\$3.00 each
Money orders	\$2.00 each
Returned unpaid items	\$35.00 each
Cash Advance - MasterCard, Visa or Discover	2% of the cash advance amount
On-us draft fee (payable to non-member businesses)	\$10.00 each
Collection items	\$25.00 each
Non-sufficient funds item	\$35.00 per presentment
Account activity printout	\$3.00 per printout
Transfer/Rollover outgoing IRA	\$25.00
Account research	\$25.00 per hour**
Administrative Fee for Levys or Garnishments	\$25.00
Stop Payments - Share Draft (6 months & 1 time)	\$35.00 each
Revocations - ACH Payment (valid for 1 payment)	\$35.00 each
Stop Payments - ACH Payment (valid for 1 payment)	\$35.00 each
Overdraft Privilege fee	\$35.00 per presentment
Bank wire	\$20.00 each
Copy of check or draft	\$3.00 each
Account closure fee	\$3.00***
Returned mail fee	\$3.00
Safe deposit box key deposit	\$15.00 each per box
Safe Deposit box annual rental	
3 x 5	\$15.00
3 x 10	\$30.00
5 x 10	\$45.00
10 x 10	\$60.00
Safe deposit box drill fee	cost + \$10.00
Safe deposit rent late fee	\$15.00
Photocopies	N/C 1st Page/ \$.25 each add'l
Fax services 1st page	\$3.50
each additional page	\$1.00
Regular Checking/MAC Club (in excess of 20 checks during monthly statement cycle)	\$.10 per check
Money Market Plus (in excess of 3 checks during monthly statement cycle)	\$10.00 per check
Savings (withdrawals in excess of 2 per month)	\$2.00 each
MAC Club Card	\$2.00/month
Check Verification Phone Call Fee (****when applicable)	\$5.00 each****
Account Maintenance Fee	\$5.00 per month*****
Electronic exception manual posting fee	\$5.00 each
Coin Counting Fee	5%/\$10. Max.

*minimum of 4 checks

****Some Check Verification Services charge a \$5.00 phone verification fee

**minimum of 1 hour

*****Assess a \$5.00 per month fee until account zeros out; then close

***A \$3.00 closure fee if closed within first 90 days