



FEE SCHEDULE

Effective October 1, 2018

The following fees are subject to change at any time without notice. For updated and current information, please contact InvesTex Credit Union at 281.449.0109.

ATM/Debit Cards

ATM Transactions at Selected Locations (InvesTex owned and CO-OP Network ATMs)	FREE
ATM Withdrawals at Foreign ATMs (ATMs not owned by InvesTex)	\$3.00
ATM/Debit Card with only Savings Acct (No fee if balance is \$500+)	\$2.00/mo.
Debit Card Replacement	\$5.00 ea.
Non-Member ATM Transaction Fee	\$4.00
ATM Courtesy Pay Fee	\$33.00

Electronic Services

Mobile Banking & Check Capture	FREE
Audio Response	FREE
Online Banking	FREE
Bill Payment Service	FREE
Bill Payment Deactivation (after 90 days of inactivity)	\$10.00
E-Statement	FREE

Checking Account

Check Copies	\$2.00
Temporary Checks (per 8 checks)	\$5.00
Check Printing	(varies w/style selected)
Overdraft Protection (per transfer)	\$3.00
Courtesy Pay (each) (applies to checks, ACH Debits, ATM/Debit Card Transactions and uncollected funds)	\$33.00
Nonsufficient Funds (each) (applies to checks, Bill Pay, ACH Debits, ATM/Debit Card Transactions, uncollected funds and check repost)	\$33.00
Stop Payment (applies to checks, Bill Pay and ACH)	\$33.00
High Yield Checking Minimum Balance Fee <\$2,500	\$10.00

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Continued

Wire Transfer

Incoming		\$5.00
Outgoing:	Domestic	\$15.00
	International	\$60.00
Western Union (Domestic Only)		\$15.00 ea.
Wire Trace		\$25.00 ea.

Services and Deposits

Official Check (1st check is free)		\$2.00 ea.
Account or Statement Printout (FREE Online)		\$5.00
Account Research (per hr, min 1 hour)		\$25.00
Account Reconciliation (per hr, min 1 hour)		\$25.00
Account & Mortgage Verification		\$15.00/Ltr
Letters of Recommendation		\$15.00/Ltr
Notary Service & Signature Guarantee		FREE
Skip-a-Payment Processing Fee		\$25.00
Garnishments/Levies		\$45.00
Collection Items:	Incoming	FREE
	Outgoing (each)	\$5.00
Returned Deposit		\$33.00
Member Check Cashing:		
With Savings Only	3% of check amt (\$3 min/\$25 max)*	
*Fee waived if Member or CU issued check.		
Account Closing (within 60 days of opening)		\$15.00
Inactive/Dormant Account (after 366 days)		\$4.00/mo.
Incorrect Address/Returned Mail		\$5.00 ea.
Christmas Club (withdrawals between Jan. 1-Oct. 31)		\$10.00 ea.
Vacation Club (withdrawals in excess of 2 per calendar year)		\$10.00 ea.
Christmas/Vacation Club Early Closing		\$10.00
Right-of-Offset Transfers (per transfer)		\$5.00 ea.

Other Fees: Please refer to your specific account and loan agreements.



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Toll Free
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InvesTexCU.org



This credit union is federally insured by the National Credit Union Administration.