



## **FEE SCHEDULE**

### **Effective December 1, 2020**

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 InvesTex Locations	FREE
ATM Withdrawals at Foreign ATMs (ATMs not owned by InvesTex)	\$3.50
ATM/Debit Card with only Savings Acct (No fee if balance is \$1,000+)	\$2.00/mo.
Debit Card Replacement	\$5.00 ea.
Non-Member ATM Transaction Fee	\$4.50
ATM Courtesy Pay Fee	\$34.00

#### **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)	\$4.00
Courtesy Pay (each) (applies to checks, ACH Debits, ATM/Debit Card Transactions and uncollected funds)	\$34.00
Nonsufficient Funds (each) (applies to checks, ACH items, ATM/Debit Card Transactions, uncollected funds, and check repost)	\$36.00
Stop Payment (applies to checks and ACH)	\$36.00
High Yield Checking Minimum Balance Fee <\$2,500	\$10.00
Money Market Minimum Balance <\$5,000	\$25.00

## Continued

### Wire Transfer

Incoming		\$5.00
Outgoing:	Domestic	\$15.00
	International	\$60.00
Wire Trace		\$25.00 ea.

### Services and Deposits

Official Check (1st check is free)		\$5.00 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		\$29.00
Garnishments/Levies		\$45.00
Collection Items:	Incoming	FREE
	Outgoing (each)	\$15.00
Returned Deposit		\$36.00
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)	\$20.00
Inactive/Dormant Account (after 366 days)	\$5.00/mo.
Incorrect Address/Returned Mail	\$10.00 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)	\$9.00 ea.

### Loans and Credit Cards

Late fees (excluding First Mortgages)	\$30.00
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**Other Fees:** Please refer to your specific account and loan agreements.

**281.449.0109**  
**InvesTexCU.org**



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT  
**AMERICAN SHARE INSURANCE**  
By members' choice, this institution is not federally insured.  
Members' accounts are not insured or guaranteed by any  
government or government-sponsored agency.