

## Consumer Fee Schedule

**Refer to this schedule for fees assessed by Texoma Community Credit Union. TCCU reserves the right to change any or all fees listed here without notice. The fees listed here are for informational purposes only. TCCU is not responsible for typographical errors or fees updated and published elsewhere.**

\$30.00	Insufficient Funds Fee (Check, ACH, debit card, ATM card, etc.)
\$30.00	Overdraft Privilege (ODP) Fee (Assessed on each item paid)
\$30.00	Returned item (NSF) for TCCU loan payment
\$30.00	Stop payment on check or ACH
\$30.00	Item deposited/cashed returned unpaid (1 item/month, no charge)
\$30.00	Research/Reconciliation of accounts (\$30/hour, 1 hour minimum)
\$75.00	Impound Fee (Liens, Levies, Judgments, Warrants, Child Support, etc.)
\$50.00	Closing/Re-opening a share account within 90 days of opening or closing
\$25.00	Change joint owner on account (first 3 changes are free)
\$50.00	Overnight mail delivery (USPS, Fed Ex, UPS, etc.)
\$50.00	International Wires (if available)
\$25.00	Western Union wire transfer
\$20.00	Wire transfer to another institution
\$25.00	Collection items (outgoing/incoming)
\$10.00	Check by phone loan payment (from another financial institution)
\$5.00	Debit/Credit card loan payment processed by phone (free in Branch or on TexomaCU.com)
\$15.00	Money Market Gold Accounts (if balance drops below \$10,000)
\$ 5.00	Money Market Savings/Checking/Gold transactions (each withdrawal after 6, per month)
\$5.00	Per withdrawal from Christmas Club (except annual distribution)
\$5.00	Debit MasterCard replacement
\$5.00	Temporary Checks (up to 12 checks)
\$5.00	Photocopy of check (per check, see note 1)
\$5.00	Photocopy/Printout account activity (up to 5 pages, see note 1)
\$5.00	Statement returned undeliverable or USPS address change (each undelivered item)
\$5.00	Mailed paper statement fee
\$5.00	ACH item origination fee (one time charge)
\$5.00	Automatic check disbursement (monthly fee)
\$1.00	ATM transactions at foreign machine (Non-TCCU ATM)
\$10.00	Share minimum balance fee-monthly (if balance drops below \$25)
\$1.00	Telephone inquiry or transfer (free via Online Banking, Mobile App or Access 24 – call 855-2828))
\$1.00	Teller Check (for ordinary payments, utilities, car payment, etc.)
\$5.00	Cashier's Check (aka Certified Funds) (guaranteed payment)
\$ .50	Money Order
\$5.00	Inactive bill pay fee
\$5.00	Notary Service, per each notary seal
\$150	Safe Deposit Box Drilling Fee
5%	(of payment) Loan payments 10 days late
10%	Self-serve coin counting machine, non-members (10% of total)
3%	Self-serve coin counting machine, TCCU member (3% of total)
1.5%	Debit Card international transaction fee (Up to this amount)

*NOTE: Account printouts are free via self-service internet banking*