



## FEE SCHEDULE

### Effective July 1, 2008

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 Withdrawal at Selected Locations (InvesTex owned and CU Friendly ATMs) (ATM CO-OP Network is surcharge free)	FREE
ATM Withdrawals at Foreign ATMs (ATMs not owned by InvesTex)	\$1.75
ATM/Debit Card with only a Savings Acct	\$2.00/mo.

#### **Electronic Services**

Audio Response	FREE
Online Banking	FREE
Bill Payment Service	FREE
Bill Payment Deactivation (after 90 days of inactivity)	\$5.00
Stop Pay on Bill Pay Service	\$25.00
E-Statements and E-News	FREE

#### **Checking Account**

Check Copies	FREE
Temporary Checks (per 8 checks)	\$2.00
Check Printing (varies w/style selected)	
Overdraft Protection (per transfer)	\$2.00
Courtesy Pay (per check, ACH Debit or Debit Card)	\$25.00
Nonsufficient Funds (each) (applies to checks, ACH items, ATM/Debit Transactions, uncollected funds, and check repost)	\$25.00
Stop Payment (applies to checks and ACH)	\$25.00

## FEE SCHEDULE

### Continued

#### Wire Transfer

Incoming		FREE
Outgoing:	Domestic	\$15.00
	International	\$45.00
Western Union (each)		\$13.50

#### Services and Deposits

Certified Check/Teller Check (1st check is free)	\$2.00 ea.
Money Order	\$1.50 ea.
Traveler's Cheques (\$1.00 per \$100)	1%
Traveler's Cheques for Two (\$1.50 per \$100)	1.5%
Account or Statement Printout (FREE Online)	\$2.00
Account Research (per hr, min 1 hour)	\$25.00
Account Reconciliation (per hr, min 1 hour)	\$25.00
Notary Service	FREE
Garnishments/Levies	\$35.00
Collection Items: Incoming	FREE
	Outgoing (each) \$5.00
Returned Deposit	\$20.00

#### Member Check Cashing:

- More than \$100 in aggregate deposits FREE
- Less than \$100 in aggregate deposits 3% of check amt (\$3 min/\$25 max)\*

(Exclusions: Members under 16 years of age; with an active checking account; or current Certificate of Deposit)

#### Non-Members Check Cashing

3% of check (\$5 min/\$25 max)\*

\*Fee waived if Member or CU issued check.

Account Closing (within 60 days of opening)	\$10.00
Christmas Club (withdrawals between Jan. 1-Oct. 31)	\$5.00 ea.
Vacation Club (withdrawals in excess of 1 each 6 months)	\$5.00 ea.
Right-of-Offset Transfers (per transfer)	\$2.50 ea

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



**(281) 449-0109**  
**(866) 449-0109 Toll Free**  
**InvesTexCU.org**