



## **FEE SCHEDULE**

**Effective September 30, 2011**

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)	\$2.50
ATM/Debit Card with only Savings Acct	\$2.00/mo.
Debit Card Replacement	\$5.00 ea.

### **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)	\$5.00
Check Printing (varies w/style selected)	
Overdraft Protection (per transfer)	\$2.00
Courtesy Pay (per check, ACH Debit or Debit Card)	\$29.00
Nonsufficient Funds (each) (applies to checks, ACH items, ATM/Debit Transactions, uncollected funds, and check repost)	\$29.00
Stop Payment (applies to checks and ACH)	\$25.00

## FEE SCHEDULE Continued

### Wire Transfer

Incoming		\$5.00
Outgoing:	Domestic	\$15.00
	International	\$60.00
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
Skip-a-Payment Processing Fee	\$15.00
Garnishments/Levies	\$35.00
Collection Items: Incoming	FREE
Outgoing (each)	\$5.00
Returned Deposit	\$25.00
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
Incorrect Address/Returned Mail	\$5.00 ea.
Christmas Club (withdrawals between Jan.1-Oct.31)	\$5.00 ea.
Vacation Club (withdrawals in excess of 2 per calendar year)	\$5.00 ea.
Right-of-Offset Transfers (per transfer)	\$2.50 ea.

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



*Making Life Better since 1952*

**281.449.0109 • 866.449.0109 Toll Free**  
**InvesTexCU.org**