

Temple-Inland Federal Credit Union Fees

Share Savings Accounts:

One time Membership fee	\$5.00
Withdrawal Fee (<i>After 3 withdrawals per quarter</i>)	\$2.00
Stop Payment	\$25.00
ATM replacement card	\$5.00
ATM card PIN Change	\$5.00
Early Account Closure Fee (in 90 days)	\$5.00

Share Checking Accounts:

Overdraft Protection/ Transfer Fee	\$3.00 per day (if used)
Stop Payment	\$20.00 per check
Courtesy Pay fee	\$25.00 per item (if used)
Photocopy of check	\$2.00 per check
Debit card replacement	\$5.00
Debit Card PIN Change	\$5.00
Temporary Checks (8 checks)	\$2.00

General Fees for Both Accounts:

Money Orders	\$1.00 each
Outgoing Wire Transfer Fee	\$25.00 per transfer
Incoming Wire	No Charge
Insufficient Item (NSF)	\$25.00
Account Reconciliation	\$20.00 per hour w/ 1 hr min
Research Fee	\$20.00 per hour w/ 1 hr min
Statement copies	\$2.00 per copy
Returned Check Fee	\$10.00
FB&T deposit transfer	\$2.00 per transfer
Return Mail Fee (after second returned piece)	\$5.00

ATM/Debit Card Fees:

See ATM/Debit Card Application

Effective: September 1, 2012

Federally Insured by NCUA