

The following is a summary of changes that are being made to your account terms. These changes will take effect on 6/1/17. For more detailed information, please call the Credit Union at 361-584-6246.

Account Research.....	\$ 20.00/Hour	Statement Copy.....	\$ 3.00/Copy
ATM Fee at Non-Proprietary ATMs .....	\$1.00	Stop Payment.....	\$ 25.00/Request
Bill Payer .....	Free	Telephone Transfer (Not Audio Response or ATM).....	\$ 1.00/Transfer
Certified Check.....	\$ 1.00/Check	Wire Transfer (Outgoing).....	\$ 25.00/Transfer
Check Cashing.....	\$ 2.00/Item		
Check Copy.....	\$ 2.00/Copy		
Check Printing.....	Prices may vary depending on style	<b>Safe Deposit Box Fees</b>	
Courtesy Pay Fee per ATM/check/card/ACH.....	\$25.00	Annual Rental Size 3x5.....	\$ 15.00/Year
Debit/ATM Replacement.....	\$ 5.00 per card	Annual Rental Size 3x10.....	\$ 15.00/Year
Fast Cash Fee.....	\$ 15.00/Each	Annual Rental Size 5x10.....	\$ 15.00/Year
Inactive Dormant Account after one year.....	\$ 5.00/Month	Change of Locks.....	\$ 15.00/Year
Items Sent for Collection.....	\$ 20.00/Item	Drilling of Boxes.....	\$ 15.00/Year
Legal Document Process.....	\$ 95.00/Item		
Merit Checking Monthly Service.....	\$ 8.00/Month		
Money Market Minimum Balance (If minimum balance is not met).....	\$ 10.00/Month		
Money Market Transfer.....	\$ 5.00/After Six (6) transfers per month		
Money Order.....	\$ 1.00/Money Order		
Monthly Bad Address.....	\$ 5.00/Month		
NSF.....	\$ 25.00/Item		
Overdraft Check Clearing.....	\$ 25.00/Item		
Overdraft From Shares.....	\$ 1.00/Item		
Par Value of One Share.....	\$5.00		
Prime Checking Minimum Balance (If minimum balance is not met).....	\$ 5.00/Month		
In Control Checking (Non-qualifying fee)	\$ 5.00/Month		
Returned Credit Card Payment.....	\$ 25.00/Item		
Returned Item.....	\$ 25.00/Item		
Share Savings Account Minimum Balance (If minimum balance is not met).....	\$ 1.00/Month		
Coin Machine-Non Members/Business Use.	10.00%		

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Truth-In-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at 361-584-6246.