



credit union

Your financial solution.

FEE SCHEDULE

June 21, 2022

Regular Share Account Fees

- Excessive Withdrawal Fee \$2.00/Withdrawal
 - After 4 free per quarter

Special Share Account Fees

- Excessive Withdrawal Fee \$2.00/Withdrawal
 - After 4 free per quarter

Checking Account Fees

- Regular Checking Service Fee \$5.00/month
- No Direct Deposit on Plus Chg \$10.00/month
- NSF Fee \$30.00/Item
- Courtesy Pay Fee \$30.00/Item
- Stop Payment Fee \$30.00/Request
- Printed Checks Varies by Style
- Copy of Check \$2.00/copy

EFT Fee

- ATM Transaction Fee \$1.00/Transaction
 - At ATMs not owned by the Credit Union
- Standard Card (Telco Blue) \$10.00/Card
- Replacement School Design \$10.00/Card
- New Account Design Card \$15.00/Card
- Design Replacement Card \$15.00/Card
- Visa Credit Card Replacement \$10.00/Card
- ACH Overdraft Fee \$30.00/Item
- ATM/Debit Card Overdraft Fee.....\$30.00/Item

Safe Deposit Box Fees

- Annual Rental Size 3x5 \$20.00
- Annual Rental Size 3x10 \$30.00
- Annual Rental Size 5x10 \$40.00
- Annual Rental Size 10x10 \$50.00
- Change of Locks..... Greater of \$200 or actual
- Drilling of Boxes Greater of \$200 or actual

Share Value

- Par value of one share \$5.00

423 Gilmer Road – Longview, TX 75604
 7395 S. Broadway – Tyler, TX 75703
 Phone: (903) 753-5588 Fax (903) 758-3903
 Toll Free (800) 492-7283
 Web Address: www.telcoplus.org

Other Service Fees

- Wire Transfer Fee (Incoming) \$10.00/Transfer
- Wire Transfer Fee (Outgoing) \$25.00/Transfer
- Western Union \$15.00/Transfer
- Cashier's Check Fee \$5.00/Check
- Teller Check Fee \$3.00/Check
- Temp Check Fee \$2.00/Page
- Account Reconciliation \$25.00/Hour
 - \$25.00 minimum charge
- Account Research \$25.00/Hour
 - \$25.00 minimum charge
- Statement Copy Fee \$3.00/Month
- Account Activity Printout \$1.00/Printout
- Deposited Item Return Fee (3'd party)...\$25.00 Item
- Deposited Item Return Fee (member's own check on another FI) \$30.00 Item
- Collection Items..... \$5.00/Item
- Legal Process Fee (1 hr minimum).. \$150.00/hr
- Fraud Recovery Fee (1 hr minimum)... \$100.00/hr
- Verification of Deposit..... \$5.00/Request
- Filing Fees Cost to Credit Union
- New Account Closure Fee \$25.00/Account
 - If closed within 6 months
- Photocopy Fee..... \$0.10/Copy
 - After 15 free copies
- Fax (outgoing)..... \$1.00/Page Local
- Fax (outgoing).....\$2.00/Page Long Distance
- Check Cashing Fee Balances below \$100, no other services
 - Checks less than \$100 \$2.00/Check
 - Checks \$100 or more \$5.00/Check
- Non-member
 - \$0 - \$1000 \$5.00
 - \$1,001 - \$2,000 \$10.00
 - \$2,001 - \$2,999.99 \$15.00
 - (\$2,999.99 or over will not be cashed)
- Account Maintenance Fee
 - Account average daily balances below \$251 and no activity for 11 or more months and no other services or accounts..... \$5.00/Month
- Foreign Check Collection Fee Cost to Credit Union
- Return Mail Fee \$2.00 /Item
- Cash Advance Fee
 - \$200 - \$2000..... \$5.00/Advance
- Loan Payment Convenience Fee \$10.00 per payment
 - With use of a Credit or Debit Card
 - Maximum payment amount \$750.00
- ProPay Loan Payment Online Fees.....
 - Debit Card Payment..... \$5.95/payment
 - ACH (Account & Routing#) Payment..... \$1.95/payment

Shared Branching Guest

- Cash Advance Fee \$10.00 /Advance
- Cashier's Check Fee \$10.00 max \$2,999.99
- Transaction history \$1.00 per page
- Fax (outgoing)..... \$1.00/Page Local
- Fax (outgoing)..... \$2.00/Page Long Distance
- Coin Machine (Tyler Location) 5% will be charged

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

Federally Insured by

NCUA