



credit union

Your financial solution.

# FEE SCHEDULE

December 8, 2023

## 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
- Stale Estate Account Fee..... \$100, then \$10/mo  
Due first of month after 365 days from decedent's death then monthly thereafter regardless of when account was opened.

## 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 10 x10 ..... \$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  
 1010 S SE Loop 323 – Tyler, TX 75701  
 Phone: (903) 753-5588 Fax (903) 758-3903  
 Toll Free (800) 492-7283  
 Web Address: [www.telcoplus.org](http://www.telcoplus.org)

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.

## 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\* ..... \$5.00/Month
- Terminal Account Maint. Fee\* ..... \$10.00
- Foreign Check Collection Fee ..... Cost to Credit Union
- Return Mail Fee ..... \$2.00 /Item
- Cash Advance Fee .....  
\$200 - \$2000..... \$5.00/Advance
- ProPay Loan Payment Online Fees.....  
Debit Card Payment..... \$5.95/payment  
ACH (Account & Routing#) Payment..... \$1.95/payment

\* Account balance below \$251, no activity for 11 months and no other active services. If balance is below \$10, the Terminal Account Maintenance Fee applies. If no other services and closed indirect loan Terminal Account Maintenance applies after 1 month of inactivity.

Federally Insured by

# NCUA