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**MY CREDIT UNION FEE SCHEDULE**

Fees: Fees are used to pass the costs of special services directly to the member who use them and ensures maximum financial advantage for the greatest number of members. Fees are subject to change at any time by the Board of Directors. (Effective 9-22-15)

24 Hour Telephone Access .....	Free
P/C Access-on Line Banking .....	No Monthly Service Fee
Mobile Check Deposit by Phone.....	Free
Mobile home banking app .....	Free
Online Bill Pay .....	\$2.00 per month
Notary Service (members only) .....	Free
Photocopy per page .....	\$1.00
Fax per page .....	\$1.00
Official Checks made to members only .....	1 Free per day then \$0.50
Temporary Checks.....	Start up kit is free, additional .....\$0.60
Overdraft Transfer from Savings.....	\$2.00
Official Checks .....	\$5.00
Photocopy of Checks (2 free per month) additional .....	\$2.00
Address Correction (returned mail/statement) .....	\$2.00
Reversal of NSF Check on Loan Payment .....	\$7.50
Returned Credit Card Payment .....	\$25.00
IRA Account One Time Set-up Fee .....	\$10.00
Closing Account within 60 days of Opening .....	\$10.00
Non-Electronic Payment of Authorized Draft for You.....	\$10.00
Manual Posting of Any Debit or Credit to Your Account.....	\$10.00
Return of Item You Deposited.....	\$5.00
Insufficient Funds to Pay Authorized Draft/ACH Debit .....	\$30.00
Courtesy Pay Non-Sufficient Funds Fee.....	\$30.00
Stop Payment Order .....	\$20.00
Forgery Affidavit.....	\$2.00
Check Returned or Honored for Non-Sufficient Funds.....	\$30.00
Interim Statements (Account Print-Outs) .....	\$1.00 per 30 days
E-Statements - no statement mailed .....	FREE
Statement Mailing fee-(without exemptions) .....	\$2.00 per month
Statement Photocopies .....	\$1.00 per page
Account Reconciliation .....	(\$5.00 minimum) \$20.00 per hour
Subpoena, IRS Levy.....	\$30.00 plus \$0.50 per copy (research duplication)
Letter to take collateral out of US (need proof of insurance).....	\$20.00
Wire Transfer (incoming).....	\$2.00
Wire Transfer (Outgoing Domestic).....	\$15.00
Western Union Wire Transfers.....	\$15.00
Gap .....	\$330.00
Refinance Existing MYCU Loan or Skip Payment .....	\$35.00
Late Charge - Past Due Loan Payment (over 10 days) .....	5% of payment
Late Charge on Credit Card Payment 5% .....	\$5.00 to \$25.00
ATM or Debit Card Cash Withdrawal .....	\$1.00
ATM Terminal Transfer or Overdraft Transfer Protection Fee .....	\$2.00
ATM Balance Inquiry.....	\$1.00
ATM Point-of-Sale Purchase/Withdrawal .....	\$0.25
Research for Debit Card/ACH .....	\$5.00
Return unauthorized ACH.....	\$10.00
Overdraft by ATM or Debit Card.....	\$30.00
ATM or Debit Card Maint. Fee.....	\$1.00 per month
Debit Card First One .....	Free
Replacement of lost, stolen or damaged Debit Card .....	\$5.00
Reissue Debit Card PIN .....	\$5.00
Temporary Raise limit on Debit Card .....	\$15.00
Second Chance Checking .....	\$9.95 per month
Below Min. \$20 balance on savings .....	\$7.50
Below Min. \$500 balance on NOW Checking .....	\$7.50 for month
Below Min. \$2,500 balance on Ultra Checking .....	\$7.50 for month
Check Cashing Fee .....	Minimum \$5.00 or 3% of Check*

\*With no direct deposit or payroll deduction, nor equal amount of funds on deposit in account, no prime time acct. or with no MYCU loan.  
 Excess Withdrawals from Share Savings (2 free within each month, then each time over the two free)..... \$5.00 each  
 Early Withdraw from Christmas Club (before Nov 1<sup>st</sup>)..... \$10.00 each  
 You must maintain a \$20 frozen minimum balance in your Share Savings Membership account at all times.\*The \$20 minimum balance isn't available to cover overdrafts.

**MY CREDIT UNION  
 SMALL BUSINESS ACCOUNT  
 FEE SCHEDULE**

Fees: Fees are used to pass the costs of special services directly to those members who use them and ensures maximum financial advantage for the greatest number of members. Fees are subject to change at any time by the Board of Directors. (Rev. 9-22-15)

Monthly Business Account Fee.....	\$15.00
Below Min. \$200 balance on Business Checking.....	\$7.50 per month
24 Hour Telephone Access.....	Free
P/C Access.....	No Monthly Service Fee
Notary Service (members only).....	Free
Photocopy per page.....	\$1.00
Fax per page.....	\$1.00
Official Checks.....	1 Free per day then \$0.50
Temporary Checks .....	Start up kit is free, additional \$0.60
Overdraft Transfer from Savings.....	\$2.00
Official Checks.....	\$5.00
Photocopy of Checks .....	(2 free per month) additional \$2.00
Address Correction (returned mail/statement).....	\$2.00
Returned Credit Card Payment.....	\$25.00
Closing Account within 60 days of Opening.....	\$10.00
Non-Electronic Payment of Authorized Draft for You.....	\$10.00
Manual Posting of Any Debit or Credit to Your Account.....	\$10.00
Return of Item You Deposited.....	\$5.00
Insufficient Funds to Pay Authorized Draft/ACH Debit.....	\$30.00
Stop Payment Order.....	\$20.00
Forgery Affidavit.....	\$2.00
Check Returned or Honored for Non-Sufficient Funds.....	\$30.00
Interim Statements (Account Print-Outs).....	\$1.00 per 30 days
Statement Photocopies.....	\$1.00 per page
Account Reconciliation.....	(\$5.00 minimum) \$20.00 per hour
Subpoena, IRS Levy.....	\$30.00 plus \$0.50 per copy (research duplication)
Letter to take collateral out of US (need proof of insurance).....	\$20.00
Wire Transfer (incoming).....	\$2.00
Wire Transfer (Outgoing Domestic).....	\$15.00
Western Union Wire Transfers.....	\$15.00
Late Charge on Credit Card Payment 5%.....	\$5.00 to \$25.00
ATM or Debit Card Cash Withdrawal.....	\$1.00
ATM Terminal Transfer Fee or Overdraft Transfer Protection Fee.....	\$2.00
ATM Balance Inquiry.....	\$1.00
ATM Point-of-Sale Purchase/Withdrawal.....	\$0.25
Research for Debit Card/ACH.....	\$5.00
Return unauthorized ACH.....	\$10.00
Overdraft by ATM or Debit Card.....	\$30.00
ATM or Debit Card Maint. Fee.....	\$1.00 per month
Debit Card First One.....	Free
Replacement of lost, stolen or damaged Debit Card.....	\$5.00
Reissue Debit Card PIN.....	\$5.00

Check Cashing Fee.....\*Minimum \$5.00 or 3% of Check  
 \*With No direct deposit or payroll deduction, nor equal amount of funds on deposit in members account or no MYCU loan

The Share Savings/membership account falls below \$20 minimum at any time .....

.....\$5.00 each month

\*The \$20 minimum balance isn't available to cover overdrafts.

Excess Withdrawals from Share Savings (2 free within each month, then each time over the two free).....\$5.00 each

You must maintain a \$20 frozen minimum balance in your Share Savings Membership account at all times. Withdrawal checks may be picked up or mailed to you only.