



Dear Valued Member,

This letter is to inform you of an adjustment to our fee schedule. Beginning **November 1, 2025**, our new fees will take effect, see below for an itemization of the changes.

We are committed to providing exceptional value to our members, enhancing your membership we have eliminated or reduced the following fees.

*Returned Deposit Item fee removed.*

*Teller and Cashier's check line item combined to one fee under Certified check - \$2.00.*

*Fax fees condensed to one line item - \$1.00.*

*Recurring ACH transactions per set-up fee removed.*

*Dormant account fees reduced from \$10.00 per quarter to \$5.00 per quarter.*

The fees below have been implemented or increased due to rising costs associated with these transactions and materials. These adjustments will help us continue to provide the exacting standards of service our members have come to expect.

*Verbiage for IRA transfer fee within 30 days of opening removed.*

*Foreign ATM inquiry fee added - \$1.00.*

*Paper statement fee added - \$2.00/per statement.*

*Wire transfer incoming fee increased from \$5.00 to \$10.00.*

*Research fees increased from \$20.00/per hour to \$25.00/per hour.*

*Safe Deposit Box late fee added - \$10.00.*



# Fee Schedule

(Effective Nov. 1, 2025)

## ATM

- Member transactions at TCU ATMs: **Free**
- Member usage at Point of Sale (POS): **Free**
- Member transactions at Foreign ATMs:
  - 2 per month: **Free**
  - Withdrawals: **\$1**
  - Inquiries: **\$1**
- ATM/DEBIT/CREDIT Card replacement: **\$10 per card**
- ATM/DEBIT Card International: **3% of Trans.**

## ACCOUNTS

- Account closure within 90 days: **\$25**
- Bad Address Fee (per month): **\$10**  
(No activity for 6 mos. with no address)
- Christmas Club early withdrawal: **\$10**
- Dormant Account Fee **\$5/quarter**  
(No transactions for 1 yr):  
*Excludes accounts with loan balances, Kirby Kids Club Savings accounts, and all other accounts with aggregate deposit balances greater than \$100*
- Paper Statement: **\$2 /per statement**  
*Fee will not be assessed on Kirby Kids Club accounts.*
- Excess Savings / Money Market withdrawals (6 FREE per month) **\$1/item**
  - Below Minimum Balance on MMKT **\$10/quarter**
- IRA Transfer: **\$25**
- IRA Accounts: **\$10 per month**  
(with balances less than \$500 w/no activity for 1 year)
- Insufficient Funds per presentment: **\$28**
- Overdraft Privilege fee per presentment: **\$28**
- Overdraft Privilege item under \$10 per presentment: **\$5**
- Insufficient Funds item under \$10 per presentment: **\$5**
- Zelle® Reinstatement: **\$15**

## ACCOUNTS (Con't.)

- Stop payment (accounts and bill pay)
  - Single item: **\$25**
  - Series of items: **\$25**
  - Certified Check: **\$25**
  - Zelle®: **\$25**

## CHECKS

- Checks: **Cost**
- Check copy: **\$2**
- Check Rush Order: **Cost**
- Temporary Checks (per sheet of 4): **\$2**
- Certified Checks: **\$2**

## WIRES

- Domestic Wires outgoing: **\$35**
- Wire transfers incoming: **\$10**
- International wires outgoing: **\$50**

## OTHERS

- Fax: **\$1**
- Garnishments/IRS Tax Levies: **\$25**
- Research: **\$25 per hour**
- Statement copy/account printout: **\$2**
- VISA Gift Card
  - Member: **\$3**
  - NON-Member: **\$5**
- VISA CUMONEY Travel Card:
  - Reload: **\$7**
  - Reload: **\$2**
- External payment online: **\$8**
- External payment by phone: **\$10**
- Safe Deposit Box Key Replacement: **Cost**
- Safe Deposit Box Key late fee: **\$10**