



Fee Schedule

ACCOUNTS

Savings

Minimum Balance to Open Account	\$5.00
No Monthly Service Fee	
Inactive Account Fee (after 18 months)	\$5.00 Monthly
Four withdrawals/transfers per month	FREE
Excessive Withdrawal Fee.....	\$2.00*

*Non-minor account – charged for transfers in excess of four per monthly statement cycle. No excessive withdrawal fees with a minimum daily balance of \$1,500 or more within a monthly cycle.

Free Checking

Minimum Balance to Open Account	\$25.00
No Monthly Service Fee	

Sensible Spend **

Minimum Balance to Open Account	\$0.00
Monthly Service Fee	\$3.00*

*No monthly fee with a minimum \$3.00 recurring, monthly auto-transfer to savings

**Sensible Spend is a spend account only; no checks, no Courtesy Pay or Overdraft Protection

Dividend Checking

Interest Bearing Account	
Minimum Balance to Open Account	\$25.00
Monthly Service Fee	\$5.00*

*No monthly fee with direct deposit and online statements

Money Market

Minimum Balance to Open Account	\$1,000
Monthly Service Fee	\$7.00*

*No monthly fee with \$1,000 minimum daily balance

Six withdrawals/transfers per month	FREE
Excessive Withdrawal Fee.....	\$2.00*

*Charged for transfers in excess of six per monthly statement cycle

DEBIT CARD

Debit Card Replacement	\$5.00
Debit Card Rush Mail Service Fee	\$50.00
Non-Credit Human ATMs Transaction Fee (each)	\$1.00
(Withdrawals, transfers, balance inquiries)	
Credit Human & Allpoint ATMs.....	FREE

ONLINE & MOBILE SERVICES

Online Banking & Mobile App.....	FREE
Remote Deposit Check	FREE
Online Statements & Notices	FREE
Bill Payment	FREE
Electronic Proof of Payment.....	\$5.00
Copy of Bill Payment Check	\$5.00
Stop Payment of Bill Payment Check	\$10.00
Manual Payment Reissue	\$10.00
Returned/Refunded Items Fee	\$10.00
Expedited Bill Payment (per item)	\$24.95
Payment Investigation Fee	\$25.00

OVERDRAFT SERVICES

A fee may be assessed each time an item is presented for payment and may result in more than one fee.

Courtesy Pay Handling Fee	\$25.00 per item*
*Fees are applied against amount available for Courtesy Pay	
Non-sufficient Funds	\$25.00 per item
Uncollected and Unavailable Funds.....	\$25.00 per item
Overdraft Protection Transfer Fee.....	FREE

GENERAL FEES

ACH Telephone Payment Request	\$10.00
ECM Payment Fee	\$10.00
Account Reconciliation	\$15.00 per hour
Returned Deposit Item	\$5.00 per item
Transaction Printout	\$2.00
Check Issued by MSC/Bank by Phone	\$2.00
Photocopies (check/statement copies).....	\$2.00
Rush copy of check or statement	\$5.00
Research	\$20.00 per hour
Skip Pay/Payment Extension	\$25.00
Letter Verification (+ research fees)	\$5.00
Rush Letter Verification (+ research fees)	\$10.00
Stop Payment (free via online banking)	\$22.00 per item
Verification of Deposit (written)	\$10.00
Temporary Checks (books of 8)	\$2.00
Official Checks – members (must be \$500+)	FREE
Official Checks – non-members (must be \$500+).....	\$5.00
Cashier’s Checks - members	\$2.00
Cashier’s Checks – non-members	\$10.00
Money Orders.....	\$1.00



Fee Schedule

GENERAL FEES continued

Check Cashing (non-Credit Human checks)

Credit Human members.....\$10.00 or 1% of amount*

*Fee is waived with four or more services or \$500 in combined balances

Check Cashing On-Us Credit Human Checks

Non-Credit Human members\$3.00

Coin Counting Machine at select locations**

Credit Human Members..... FREE

Coin Counting Machine**

Commercial Accounts 2% of coin counted

Non-Member 10% of coin counted

Coin Rolls**\$0.10 per roll

Currency Straps**\$0.25 per strap

Fax Charge**\$5.00

Zipper Bag Purchase**\$5.00

**These services are available at limited locations

Collection Item - Domestic.....\$10.00 + processing fees

Collection Item - International.....\$25.00 +processing fees

Notary Service FREE

Medallion Signature Guarantee Service..... FREE*

*Available at Vance Jackson, 1703 Broadway, and Vineyard FHC in SA and Fallbrook in Houston

Photocopies\$1.00 per page

Signature Verification\$5.00

Check Order Reroute Fee*\$3.00

*When undeliverable as addressed

Wire Transfers

Available for Credit Human members only

Wire Transfers - Domestic

Outgoing (before 2 p.m. CT).....\$12.00

Outgoing (after 2 p.m. CT*)\$15.00

*Confirm with receiving institution when monies wired after 2:00 p.m. CT will be posted to the receiving account

Wire Transfers - International

Incoming & Outgoing \$15.00 + processing

Safe Deposit Boxes

Available at Vance Jackson Branch, Quarry Market and 1703 Broadway Financial Health Center

Vance Jackson Branch Box Sizes

Box Size	Annual Rental Fee
3 x 5 x 22.....	\$15.00
5 x 5 x 22.....	\$25.00
3 x 10 x 22.....	\$30.00
5 x 10 x 22.....	\$50.00
6 x 10 x 22.....	\$55.00
10 x 10 x 22.....	\$75.00
15 x 10 x 22.....	\$112.50
23 x 15 x 22.....	\$240.00
46 x 15 x 22.....	\$360.00

Quarry Market Financial Health Center Box Sizes

3 x 5 x 22.....	\$15.00
3 x 10 x 22.....	\$30.00

1703 Broadway Financial Health Center Box Sizes

3 x 10 x 22.....	\$30.00
5 x 10 x 22.....	\$50.00
10 x 10 x 22.....	\$75.00
Drilling Charge due to lost key(s).....	\$175.00