



# 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
No Monthly Service Fee .....	

### 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*
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

## OVERDRAFT SERVICES

Courtesy Pay Handling Fee .....	\$25.00 per item*
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\*Fees are applied against amount available for Courtesy Pay

Non-sufficient Funds .....	\$0.00 per item
Uncollected and Unavailable Funds .....	\$25.00 per item

## GENERAL FEES

ACH Telephone Payment Request .....	\$10.00
ECM Payment Fee .....	\$10.00
Account Reconciliation .....	\$15.00 per hour
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
Check Cashing (non-Credit Human checks)	

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

Fax Charge** .....	\$5.00
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Zipper Bag Purchase** .....	\$5.00
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\*\*These services are available at limited locations



# Fee Schedule

## GENERAL FEES continued

Collection Item - Domestic.....	\$10.00 + processing fees
Collection Item - International .....	\$25.00 +processing fees
Notary Service .....	FREE
Medallion Signature Guarantee Service .....	FREE*
*Available at Park Ten, 1703 Broadway, and Vineyard FHC in SA and Fallbrook in Houston, and Freret FHC in New Orleans	
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
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## Safe Deposit Boxes

Available Park Ten, Quarry Market, and 1703 Broadway Financial Health Centers\*

\*Call for availability

### Park Ten and 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
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