



Fee Schedule

ACCOUNTS

Savings

Minimum Balance to Open Account	\$5.00
No Monthly Service Fee	
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	

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

DBA, Association & Club Checking

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

*No monthly fee with \$500 average minimum daily balance

In-Person Teller Transaction Fee	\$.25 per item*
--	-----------------

*Charged for each transaction exceeding 150 per statement cycle

Money Market

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

*No monthly fee with \$1,000 average 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

ONLINE BANKING & BILL PAY

Online Banking & GO, the mobile app.....	FREE
GoDeposit, remote check deposit	FREE
Online Statements & Notices	FREE
SendMoney, powered by PayPal	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	\$12.00
Returned/Refunded Items Fee	\$10.00
Express Mail (per item)	\$16.00
Payment Investigation Fee	\$35.00

ATM and DEBIT

Debit Card Replacement	\$5.00
Debit Card Rush Mail Service Fee	\$50.00
Non-Credit Human ATM Fee (each)	\$1.00*

*Fees waived for non-Credit Human ATMs in greater Houston area

OVERDRAFT SERVICES

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.....	\$3.00 per item*

*Fee is charged when funds are transferred automatically from a linked Credit Human account to cover transactions that exceed available funds in your checking or money market account. Must opt-in for service.

Continuous Overdraft Fee	\$25.00*
--------------------------------	----------

*Fee is charged on the 18th day a share/checking account remains overdrawn

GENERAL FEES

Inactive Account Fee (after 18 mo.)	\$5.00 per month
ACH Telephone Payment Request	\$15.00
Account Reconciliation	\$15.00 per hour
Returned Deposit Item	\$5.00 per item
Transaction Printout	\$2.00
Check Issued by Phone/MSB/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	\$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*
----------------------------	--------------------------

*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

Credit Human Members.....	FREE
---------------------------	------



Fee Schedule

GENERAL FEES continued

Coin Counting Machine

Commercial Accounts	2% of coin counted
Non-Member	10% of coin counted
Coin Rolls	\$0.10 per roll
Collection Item - Domestic	\$10.00 + processing fees
Collection Item - International	\$25.00 + processing fees
Currency Straps	\$0.25 per strap
Fax Charge	\$5.00
Zipper Bag Purchase	\$5.00
Notary Service	Free
Medallion Signature Guarantee Service	Free*

*Available at Main and Woodlawn 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. CST)	\$12.00
Outgoing (after 2 p.m. CST*)	\$15.00

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

Incoming (up to 3 transfers per month)	Free
Incoming (4 or more transfers per month)	\$3.00 each

Wire Transfers - International

Incoming & Outgoing	\$15.00 + processing
---------------------------	----------------------

Safe Deposit Boxes

Available at Main Branch and Quarry Market Financial Health Center

Main Branch Safe Deposit 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
Drilling Charge due to lost key(s)	\$175.00