

Fee	Regular Savings	Expeditions	Readishare Grandfathered	Money Market
Monthly Service Fee				\$10
Minimum Balance to Avoid Service Fee				\$2,500
Account Closing Fee	\$25 if account closed within 180 days of opening			
Check Cashing Fee*	\$3			
Check Copy Fee				\$5 per check
Check Printing Fee				Varies depending on check style
Coin Counting Fee*	10% of amount counted		10% of amount counted	
Escheat Fee (new)***	\$10			
Excessive Withdrawal Fee <i>per withdrawal after three (3) withdrawals per calendar month</i>	\$1	\$1		\$10
Limited Relationship Fee**	\$5			
Non-Sufficient Funds (NSF) Fee	\$29 per declined transaction made against insufficient funds			
Postdated Item Fee				\$29 per postdated item
Stop Payment Fee	\$29 per item stopped, applies to ACH Debits and Money Market Checks			

*Applies when Savings Account Balance is less than \$1,000 and member has no other share or loan accounts with CSCU

**Applies when Savings Account Balance is less than \$100 and member has no other share or loan accounts with CSCU

***Assessed per account escheated to the State of Texas

Fee	Individual Retirement Account (IRA)
IRA Plan Account Termination Fee (new)	\$10
Trustee to Trustee Transfer Out Fee (new)	\$10

Items highlighted in yellow indicate fee changes as of December 1, 2015.

Fee	Expeditions Checking	Money Manager	Green Account	Basic Checking	Basic Plus Checking	Advantage 55 Checking Grandfathered	Premier Interest Checking Grandfathered
Monthly Service Fee		\$10			\$6		
Minimum Balance to avoid Service Fee					\$500		
Check Clearing Fee		\$2 per check					
Check Printing Fee				Varies depending on check style			
Check Copy Fee	\$5 per check; available free of charge with Online Banking						
Courtesy Pay Penalty Fee			\$29 per overdraft covered by an advance from CSCU				
Non-Sufficient Funds (NSF) Fee	\$29 per declined transaction made against insufficient funds						
Overdraft Transfer Fee	\$2 per overdraft covered by transfer from a linked savings account or line of credit						
Postdated Item Request Fee	\$29 per postdated item						
Account Re-Opening Fee		\$15 if account was open for fewer than six (6) months before being closed					
Stop Payment Fee	\$29 per item stopped						
Counter Check Fee <i>3 checks, 1 deposit ticket per page</i>			\$1 per page				

ATM Access Fees

ATM Withdrawals, Balance Inquiries, and Transfers	\$1 per withdrawal, balance inquiry or transfer performed at machines not owned by CSCU, excluding Green Accounts and Expeditions Accounts
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Debit Card Fees - *No monthly charge to use or fee per transaction (excludes overdraft protection)*

Visa Debit Card Replacement of Lost Card Fee - Mailed	\$10
Visa Debit Card Replacement of Lost Card Fee - Instant Issue	\$5
Visa Debit Card Rush Order Fee	\$5 plus delivery charge

Online Banking and Bill Pay Fees - *No monthly service charge to use Online Banking or Bill Pay*

Paper Statement Option Fee	\$3 per statement
Same Day Payments Fee	\$9.95
Same Day Payments Fee - Popmoney	\$3
Stop Payment Fee	\$29 per item stopped

Other Service Fees	Fee for Service	No Fee Alternatives
Account Collection Fee	\$15 per account, applies to assignments of accounts for collection	
Account Garnishment Fee	\$50 per garnishment	
Account Judgment Fee	\$50 per judgment	
Account Legal Service Fee	\$50 per legal service	
Account Levy Fee	\$50 per levy	
Account Printout or History	\$3 per printout	Account history available through CSCU Online, CSCU Mobile, Text Banking
Account Reconciliation Fee	\$25 per hour, minimum of one (1) hour	CSCU Online - 21 months of eStatements available
Account Research Fee	\$25 per hour, minimum of one (1) hour	
Account Transaction Document Copy	\$5 per document; must provide date and amount of transaction, else research fee applies	
Cashier's Check Fee	\$3 per check	
Cashier's Check Copy Fee	\$5 per check	
Cashier's Check Reissue Fee	\$5 per check	
Cashiers's Check Stop Payment Fee	\$29 per item stopped	
Collection Item Fee - Incoming	\$10 per item	
Collection Item Fee - Outgoing	\$10 per item plus any pass thru charges	
Document Copy / Fax Fee	\$1 per page	
Expedited Delivery Charge	\$5 plus delivery cost	
Gift Card Fee	\$3.95 per card; other fees apply to use of card. See separate disclosure.	
Mail Return Fee - Check Order	\$5 plus delivery cost	Be sure to update your address with CSCU whenever you move
Mail Return Fee - No New Address	\$5 per item returned	Be sure to update your address with CSCU whenever you move
Money Order Fee	\$3 per money order	Pay bills with a CSCU Visa Debit Card or CSCU Bill Pay
Paper Statement w/ Online Banking Fee	\$3 per month	CSCU Online - 21 months of eStatements available
Returned Deposit Item Fee	\$29 per item	
Statement Copy Fee	\$5 per statement	CSCU Online - 21 months of eStatements available
Telephone Inquiry Fee	\$1 per inquiry, limited to the last three (3) cleared checks	Account history available through CSCU Online, CSCU Mobile, TeleAccess
Telephone Transfer Fee	\$5 per transfer	Transfer function available through CSCU Online, CSCU Mobile, TeleAccess
Third Party Check Acceptance Fee	\$15 per check endorsed over to member - not originally payable to member	
Verification of Deposit Fee	\$15 per verification	
Wire Transfer Fee - Incoming International	\$40 per transfer	
Wire Transfer Fee - Outgoing Domestic	\$15 per transfer	
Wire Transfer Fee - Outgoing International	\$40 per transfer	

Loan Servicing Fees	Fee for Service	No Fee Alternatives
Late Payment Fee <i>Assessed on the 16th day after the loan payment due</i>	5% of Loan Payment Amount	
Loan Payment by Phone - Debit/Credit Card <i>Fee, per payment amount</i>	\$5 - \$100: \$5 per payment \$101 - \$300: \$10 per payment \$301 - \$500: \$15 per payment \$501 - \$700: \$20 per payment \$701 - \$1,000: \$25 per payment	Self-Service ACH Payments available through www.cscutx.com using the "Make a Payment Online" button
Loan Payment by Internet - Debit/Credit Card <i>Fee, per payment amount</i>	\$5 - \$100: \$5 per payment \$101 - \$300: \$10 per payment \$301 - \$500: \$15 per payment \$501 - \$700: \$20 per payment \$701 - \$1,000: \$25 per payment	Self-Service ACH Payments available through www.cscutx.com using the "Make a Payment Online" button
Lost Title / Title Replacement Fee	\$20 per title	
Non-Sufficient Funds Payment	\$29	
Skip A Payment Fee	\$25 per skip	

Visa Credit Card Servicing Fees	Fee for Service	No Fee Alternatives
Foreign Transaction Fee	1% of each transaction in US dollars	
Late Payment Fee	\$25	
Replacement Card Fee	\$25	
Returned Payment Fee	\$28	

Fees Assessed to Non-Members	Fee for Service	No Fee Alternatives
Coin Counting Fee	10% of amount counted	
Notary Fee	\$10 per document	
On-Us Check Cashing Fee	\$3 per check drawn on CSCU	