CY·FAIR federal credit union

9601 Jones Road Ste 100
Houston, TX 77065
(281) 571 5000
FAX (281) 955 3120

MEMBER
Schedule of Fees and Charges

Savings Account Fees

	Amount	
Minimum Amount to Open	$5.00	
Account Closure (Within First 6 Months)	$5.00	
Early Christmas Club Withdrawal (1/1-10/31)	$10.00	

Money Market Account Fees

Money Market Below Minimum Balance Fee	$10.00	Per Month
$1,000 min. to Open & Maintain		
Money Market Account Withdrawal	$10.00	

Checking Account Fees

Minimum Amount to Open	$25.00	
Advantage Plus Checking	$7.00	Per Month
Fee waived if criteria is met		
Fresh Start Checking with Direct Deposit	$10.00	Per Month
Fresh Start Checking without Direct Deposit	$15.00	Per Month

ATM / Debit Card Services

ATM's owned by Cy-Fair FCU	**Free**	
ATM's in the Allpoint Network	**Free**	
All Other ATMs	$2.00	
Replacement Card	$6.00	
Debit Card Rush Order	$75.00	+Plus shipping

Non-Sufficient Funds (per presentment)

Overdraft Transfer from Share Savings†	$3.00
Overdraft Privilege Fee†	$29.00
Insufficient Funds†	$29.00
Reprocess Fee	$10.00
Returned Deposit Item (Member's Own Check)	$29.00
Returned Deposit Item (3rd Party Item)	$5.00

Safe Deposit Box Service

Safe Deposit Box contents are not insured by the NCUA

• 3X5	$25.00	Per Year
• 5X5	$30.00	Per Year
• 3X10	$40.00	Per Year
• 5X10	$60.00	Per Year
• 10X10	$100.00	Per Year
Lost Key Replacement	$20.00	
Scheduled Drilling of Safe Deposit Box	$125.00	
Scheduled Drill (Member No-Show)	$175.00	
Emergency Drill	$175.00	

Wire Transfers

Incoming Wire	**Free**
Domestic Wire (Outgoing)	$20.00
International Wire (Outgoing)	$40.00
+Plus Any Correspondent Fees	
International Wire Trace (After 10 Days)	$20.00
Western Union Wire	$20.00

Electronic Services

	Amount
Memberline	**Free**
Online Banking	**Free**
Online Bill Pay	**Free**
Phone Transfers/Inquiries	**Free**
When not available through Memberline	
All Other Phone Transfers and Inquires	$3.00
Loan Payment by Phone	$10.00
Online Loan Payment by Credit/Debit Card	$6.00

Miscellaneous Account Fees

Account Histories	$5.00	
Account Reconciliation (1 Hour Minimum)	$25.00	Per Hour
Account Research (1 Hour Minimum)	$25.00	Per Hour
Verification of Deposit	$10.00	
Cashier's Check (1 Free Monthly)	$3.00	
Cashiers Check Replacement Fee	$29.00	
Check Copies	$3.00	
Non-Member Check Cashing Fee	$5.00	
Collections - Incoming	$20.00	
Collections - Outgoing	$10.00	
Collections - Foreign Outgoing	$20.00	
Dormant Member Fee (after 1 year)	$10.00	Per Month
Levies, Garnishments and Judgments	$25.00	
+Plus Attorney Fees		
Notary Services (Members Only)	**Free**	
Paper Statement Fee (If not enrolled in e-statements)	$2.50	
Returned Mail (Incorrect Address)	$5.00	
Skip-a-Pay Fee	$25.00	Per Loan
Statement Copies	$5.00	
Stop Payment Fee	$29.00	
Temporary Checks (Excluding New Accounts)	$5.00	Per 6 Checks
External Funds Transfer	$5.00	

†Overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means.

Effective November 2023