

The following fees and transaction limitations amend your TEG Federal Credit Union Account Agreement and Disclosures Booklet. These fees and limitations may be assessed against your account, if applicable. Please read and retain for future reference.

FREE Services:

ATMs (TEGFCU & Co-op Network ATMs)
 Bill Pay through Digital Banking
 Call24 Audio Response
 Call24 Check Withdrawal
 Check Copy: Past 12 Months through Digital Banking
 Coin Counting Machine (for Members)
 Debit Card (Initial Issue)
 Digital Banking
 eStatements through Digital Banking
 Incoming Wire Transfer
 Mobile Check Deposit
 Notary Public
 Overdraft Coverage Automatic Transfer from Share/LOC
 (per ACH/check item)
 Starter Checks: 4 FREE at Account Opening

Account Research

Legal Processing \$100.00/hour
 Other Research \$25.00/hour

ATMs

Out of Network ATMs¹ \$ 1.50/transaction
 ATM Deposit Correction \$ 5.00

Checking

Check Copy
 • In Person/Phone \$ 3.00
 • Over 1 Year Old \$ 5.00
 Deposited Check Returned \$20.00
 NSF Check/ACH² \$33.00/item
 Overdraft Privilege Fee² \$33.00/item
 Protest \$30.00
 Starter Checks \$5.00 per page of
 4 after first 4

Check Cashing

If No Compensating Balances \$10.00
 Non-Member, On-Us Check Cashing \$ 5.00

Collection of an Item

Domestic \$25.00 per item
 International \$50.00 per item

Debit Cards

Replacement Card \$ 5.00
 Rush Replacement Card \$40.00
 International Transactions/POS up to 1.1%
 of amount

Digital Banking

Duplicate Mobile Deposit \$20.00

Dormant Account

No Activity After 1 Year \$10.00/month

IRA

Close-out \$25.00

Loans

Duplicate Lien Release \$20.00
 Duplicate Loan Payoff Letter \$10.00
 Duplicate Loan Coupon Book \$ 5.00
 Payment with a Non-TEG Card \$ 5.95

Savings

Balance Below \$5.00 up to \$5.00
 Close Within 12 Months \$25.00
 Deposited Check Returned \$20.00
 Holiday Club Early Withdrawals \$ 5.00 each
 Required Minimum Balance \$ 5.00
 Tiered Money Market account fee
 if daily balance drops below \$1,000 \$10.00/month

Statements

Additional Statement Copy \$ 5.00
 Interim Statement \$ 5.00
 Returned Statement Fee \$ 5.00

Special Services

Account Reconciliation \$25.00/hour
 Coin Counting Machine
 (Non-Member) 10% of amount
 Money Orders \$ 4.00
 Official/Certified/Bank Check \$ 7.00
 Photocopies \$ 1.00/item

Stop Payments

Checks, ACH, Bill Pay,
 Call24, Digital Banking \$33.00
 Cancellation of Stop Payment \$ 5.00

Wire Transfers

Outgoing Domestic³ \$25.00

¹ Includes Transactions, Balance Inquiries and Transfers

² Overdraft/non-sufficient funds fees are imposed for overdrafts created by checks, in person withdrawals, ATM withdrawals, or by other electronic means, as applicable.

³ May be free if originated at the institution funds are going to. Consult that institution for details.

INSURED BY NCUA

All fees are subject to change without prior notification.

TEG Federal Credit Union's primary objective is to provide our members with quality financial services, economically priced, and consistently better than those available elsewhere. As a non-profit financial cooperative, we continuously strive for a balance between member benefit and the cost of the services we provide. Unlike other financial institutions, our fees are not inflated to generate revenue. By contrast, they are priced as low as possible to offset the expense we incur.