

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)
- Call24 Check Withdrawal
- Check Copy: Past 12 Months Through Digital Banking
- Starter Checks: 4 FREE at Account Opening
- Debit Card (Initial Issue)
- Mobile Check Deposit
- Coin Counting Machine (for Members)
- Notary Public
- Digital Banking
- eStatements through Digital Banking
- Call24 Audio Response
- Incoming Wire Transfer

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 \$25.00/item
- Overdraft Privilege Fee² (ODP) \$25.00/item
- Protest \$30.00
- Starter Checks \$5.00 per page of
of 4 after first 4

Check Cashing

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

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

- Mobile Deposit Duplicate \$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

Monthly Maintenance Fees

- Basic Checking if daily
balance drops below \$1,000 \$10/month
- Money Market if daily
balance drops below \$1,000 \$10/month

Savings

- Balance Below \$5.00 up to \$5.00
- Close Within 12 Months \$25.00
- Deposited Check Returned \$20.00
- Required Minimum Balance \$ 5.00
- Reopen Within 12 Months \$25.00

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

Statements

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

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.