

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 \$25.00/item
- Overdraft Privilege Fee² (ODP) \$25.00/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 \$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

- 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.