

Schedule of Fees

Effective July 1, 2010

<u>DESCRIPTION</u>	<u>FEE</u>
Membership Processing Fee	\$ 2.00
Below Minimum for Savings Account (for 90 days or more)	\$ 1.00 per month
CHECKING ACCOUNT FEES:	
Below Minimum Fee (Interest Checking)	\$ 5.00
Overdraft (transfer from savings)	\$ 5.00
Stop Payment (single or block)	Single \$20.00/Block \$22.50
Returned Check (NSF, etc.)	\$30.00
Returned ACH/Preauthorized Draft (NSF)	\$30.00
Overdraft Privilege Fee (check, debit card, ATM transaction)	\$27.50
Facsimile Check Copy	\$ 2.00
Account Reconciliation (per hour)	\$15.00
Involuntary Closure of Checking Account (1)	\$20.00
Counter Checks (encoded)	\$.50 each
Reg-D Over the Limit fee	\$27.50
ATM FEES:	
Per Transaction	\$ 1.00
Replacement Card	\$ 5.00
Overdraft (transfer from savings/checking)	\$ 5.00
NSF	\$30.00
ATM Transaction Surcharge (non-member)	\$ 2.00
ACCOUNT INQUIRY/TRANSACTION FEES:	
Balance Inquiry (by phone)	\$ 1.00 p/inquiry
Telephone Transfer	\$ 2.00 p/transfer
Statement Copy (microfiche/printout/fax)	\$ 2.00
Special Request/Statement of Interest	\$ 2.00
Chargeback Deposit Item	\$ 7.50 - Under \$2,500 \$10.00 - \$2,500 or more
Chargeback Loan Payment	\$20.00
Money Order	\$ 3.25
Cashier's Cheque	\$ 5.00
Wire Transfer (Outgoing) (Domestic)	\$15.00
Wire Transfer (Outgoing) (International)	\$40.00
Wire Transfer (Incoming)	\$ 0.00
Western Union Money Transfer	\$17.00-\$42.00 (depending on amount)
Directo Mexico Funds Transfer	\$ 5.00
Visa/AMEX Gift Cards	\$ 4.95
All Bluebonnet Audio Response Teller (BART) Transactions	Free
Online Account Access (Bluebonnet@Home)	Free
Online Bill-Paying Service (free for Bluebonnet Rewards members)	\$ 4.95 p/month (up to 25 bills)
Foreign Check Deposit (denominated in foreign currency)	\$ 5.00
LOAN FEES:	
Safekeeping Fee - Stock Loan (one time)	\$10.00
Home Equity Loan Origination Fee	\$ 300.00
RECORDING FEES:	
Application For Title	\$33.00
Duplicate License Receipt	\$ 2.00
Transfer Registration Receipt	\$ 2.50
Penalty for Late Filing of Title Transfer	\$10.00
OTHER FEES:	
Overnight Express Mailing	\$15.00
Non-Member Check Cashing	

Fee

1% of

Pre-paid Visa Gift Card (purchase)

\$ 4.95 check amount (min \$1)

(1) \$15 of this fee will be refunded if member returns unused checks to the Credit Union.