Member Accounts Fee Schedule

Effective July 1, 2020

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.

Account Research

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

ATMs

TEG ATMs	FREE
Co-op Network ATMs	FREE
Out of Network ATMs[1]	$ 1.50/transaction
ATM Deposit Correction	$ 5.00
Empty ATM Deposit Envelope	$25.00

Checking

Check Copy	
• Past 12 Months Through Online Banking	FREE
• In Person/Phone	$ 3.00
• Over 1 Year Old	$ 5.00
Deposited Check Returned	$20.00
NSF Check/ACH[2]	$33.00/item
Overdraft Privilege Fee[2]	$33.00/item
Protest	$30.00
Starter Checks	4 FREE at account opening, then $5.00 per page of four

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

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

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
Returned Payment	$33.00

Mobile & Online Banking

Bill Pay	FREE
• Expedited Check	$20.00
• Expedited Electronic (if available)	$10.00
Duplicate Mobile Deposit	$20.00
Mobile Check Deposit	FREE
MoneyDesktop PFM	FREE
Online Check Withdrawal	FREE

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
•Through eStatements	FREE
eStatements (Online Banking)	FREE
Interim Statement	$ 5.00
Returned Statement Fee	$ 5.00

Special Services

Account Reconciliation	$25.00/hour
Coin Counting Machine	
• Member	FREE
• Non-Member	10% of amount
Money Orders	$ 4.00
Notary Public	FREE
Official/Certified/Bank Check	$ 7.00
Photocopies	$ 1.00/item

Stop Payments

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

Transfers

Automatic Overdraft Coverage from Share/LOC (per ACH/ check item)	$ 5.00
Call24 Audio Response	FREE
Mobile & Online Banking External Funds Transfer	
• Incoming	FREE
• Outgoing	$ 5.00
Mobile & Online Banking	FREE
Telephone	$ 5.00

Wire Transfers

Incoming	FREE
Outgoing Domestic	$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.

All fees are subject to change without prior notification.

INSURED BY NCUA

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.