

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 ATMs ¹	\$ 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/ACH ²	\$33.00/item
Overdraft Privilege Fee ²	\$33.00/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	\$ 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

Mobile Deposit Duplicate	\$20.00
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Dormant Account

No Activity After 1 Year	\$10.00/month
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IRA

Close-out	\$25.00
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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 Domestic ³	\$25.00
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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.