

Harris County Federal Credit Union

Effective May 2, 2010

The Truth-in-Savings Account Disclosures and Rate and Fee Schedules set forth certain conditions, rates, fees, and charges applicable to your Accounts at Harris County Federal Credit Union and are incorporated as part of your Account Agreement with us.

TRUTH IN SAVINGS FEE SCHEDULE

Savings Account Fees	
Fee Type	Amount
Share Account Minimum Balance Fee	\$5.00/mo. if required daily minimum balance not maintained
Share Account Withdrawal Fee	\$2.00 per withdrawal in excess of 2 per month
Alternate Savings/Transaction Share Account Minimum Balance Fee	\$5.00/mo. if required daily minimum balance not maintained
Alternate Savings Account Withdrawal Fee	\$2.00 per withdrawal in excess of 2 per month

Checking Account Fees	
Fee Type	Amount
Overdraft Transfer Fee	\$5.00 per day
NSF Fee	\$25.00 per item
Non Return/Courtesy Pay Fee*	\$25.00 per item paid
Stop Payment Fee	\$25.00 per request
Share Draft Checking Account Minimum Balance Fee	\$5.00/mo. if required daily minimum balance not maintained
Money Market Checking Account Minimum Balance Fee	\$10.00/mo. if required daily minimum balance not maintained
Share Draft Printing Fee	Prices may vary depending on style
Share Draft Copy Fee	\$2.00 per item in excess of 2 per month
Temporary Checks	\$2.00 for 4 checks

Other Service Fees (Applicable to All Accounts)	
Fee Type	Amount
Account Reconciliation Fee	\$20.00 per hour/minimum ½ hour
Account Research Fee	\$20.00 per hour/minimum ½ hour
Statement Copy Fee	\$2.00 per copy
Check Copy Fee	\$2.00 per copy in excess of 2 per month
Returned Item Fee	\$25.00 per item
Check Cashing Fee	\$2.00 per item unless \$1,000 aggregate savings balance, or age 65 or older, or have a checking account with HCFCU
Wire Transfer (Outgoing) Fee	\$15.00 per transfer
Western Union (Outgoing) Fee	\$12.50 per transfer
International Wire Fee	cost varies
Money Order Fee	\$1.00 per item for members \$2.00 per item for non-members
Travelers Check Fee	varies per style or type
Incoming Wire Fee	\$3.00 per transfer
Credit Card Replacement Fee	\$5.00 per card
Credit Card Late Payment Fee	\$25.00
ATM Replacement Card Fee	\$5.00 per card
Visa Gift Card	\$4.00 per card
Shared Branch Transaction Fee	\$2.00 per transaction in excess of 2 per month
Inactivity Fee	\$5.00 per mo after 12 months on accounts with balances <\$100.00
Garnishment, Levy, Subpoena	\$25.00
Bad Address Fee	\$5.00 per month

Credit Union Membership Fee	
Fee Type	Amount
Membership Share	\$5.00 par value

*The Courtesy Pay Fee is imposed for overdrafts caused by checks, ATM withdrawals, and withdrawals by other electronic means. The Courtesy Pay service is available only to qualified members.