

# Brazos Star Credit Union

## Rate and Fee Schedule Effective January 1, 2022

### Members Only Benefits

Credit Union Membership	<b>Priceless!</b>
Coin Counter Usage Fee	<b>Free! for members</b>
Notary Seal, Members Only	<b>Free! for members</b>
Medallion Stamp Services, Members Only	<b>Free! for members</b>

### ATM/Debit Card Fees

VISA® Debit/ATM Card Initial issue fee	<b>Free!</b>
VISA® Debit/ATM Card purchase/POS transaction	<b>Free!</b>
VISA® Foreign Currency International Transaction Fee	None
VISA® Debit/ATM Card Replacement fee	\$ 5.00/card
VISA® Debit/ATM Card PIN replacement fee	\$ 5.00/PIN
VISA® Debit/ATM Card/PIN Rush Delivery*	\$ 75.00

When using a foreign ATM (not owned/operated by Brazos Star CU or Aggieldand/GTFCU), you may be charged a fee by the ATM operator or any network used to complete the transaction. You may also be charged a fee at a foreign ATM for a balance inquiry even if you do not complete a funds transfer.

### Credit Card Fees

VISA® Classic, Gold and Platinum Annual fee	<b>No Annual Fee!</b>
VISA® Classic, Gold and Platinum Late fee, after 10-day grace period	\$ 30.00
VISA® Foreign Currency Transaction Fee	None
VISA® Overlimit Fee	\$ 25.00
Credit Card Replacement fee, standard delivery	\$ 5.00
Credit Card Statement copy	\$ 3.00
Rush 2 Day VISA® Credit Card Replacement fee	\$ 75.00
Payment made through <a href="http://www.EZCardinfo.com">www.EZCardinfo.com</a>	<b>Free!</b>
Teller-Assisted Cash Advance Fee or Card Payment	\$10.00
Payments made by transfer from a credit union account	<b>Free!</b>

### Share/Share Draft Checking Fees

Share Draft Checking monthly service fee	<b>Free!</b>
Stop payment fee, each event (Item or sequence of numbers)	\$ 32.00
Overdraft Protection fee, each transfer	\$ 5.00
(Safe and Sure* program transfer from savings to checking to cover share drafts, ACH, ATM/Debit card withdrawals)	
Close Account fee within 3 months of Account opening	\$ 10.00
Overdrawn Account fee, each item	\$ 32.00
Uncollected/Reg. D Violation (Dishonored and returned check fee, each item)	\$ 32.00
Kitting Return Check fee, each item	\$ 32.00
NSF Check fee, each item	\$ 32.00
Check Image Copy Fee	\$ 3.00
Temporary Checks (4 minimum)	\$ 5.00/4
Courtesy Pay fees for overdraft items by check, ACH, ATM, POS, each item	\$ 32.00
Paper Statement Convenience Fee, per statement	\$ 3.00
Automatic Draft (from checking or savings)	<b>Free!</b>
Check Cashing Fees – On-Us Checks only	\$ 5.00

*\*Our Safe and Sure Program allows members to have funds transferred automatically from savings to checking to cover share drafts, ACH, ATM or debit card withdrawals from your checking account. Opt-In today!*

### Miscellaneous Fees

Home Banking, including check image viewing	<b>Free!</b>
E-Statements, monthly or quarterly	<b>Free!</b>
Member Returned Mail Fee	\$ 5.00 per item
Online Bill Pay Services, this is a usage-based service (Must use it at least once a month)	<b>Free!</b>
Online Bill Pay Inactivity fee (after 3 months of inactivity)	\$ 10.00/month
Account reconciliation fee (1-hour minimum charge)	\$ 25.00/hour
Account research fee (1-hour minimum charge)	\$ 25.00/hour
Account history for current month (printed by teller at member request)	\$ 3.00/request
Statement Copy for each statement requested	\$ 5.00
Cashier's Check	\$ 3.00
Money Order	\$ 1.00
Legal Process Fee	\$ 50.00
Returned personal check for loan payment or credit card payment	\$ 32.00
Verification of Deposit	\$ 10.00/request
VISA® Gift Card up to \$ 1,000.00	\$ 3.00
VISA® Travel Card	\$ 8.95
VISA® Travel Card Reloads	\$ 3.95/Companion \$ 5.95
Wire Transfer (Outgoing)	\$ 25.00
Wire Transfer (International)	\$ 50.00
Wire Transfer (Incoming)	<b>Free!</b>
Coin Counter Usage Fee for Non-members	10% of total
Unreturned Drive thru Canister	\$ 75.00
Loan Modification or Extension Fee	\$ 35.00
Raise the Bar, lower your score loan refinance fee	\$ 40.00
CashNOW! Loan Application Fee	\$ 25.00
Insta-Cash Express Loan Application Fee	\$ 25.00
ACH Recurring Transfers through REPAY	<b>Free!</b>
One-time Debit card payments through REPAY	\$ 8.95

*Now offering Text Messaging for members -- Opt-in today!*

*Sign-up for Brazos Star Credit Union's Home Banking, Account Text Alerts, Online Bill Pay and Text messaging technology services for a seamless and integrated banking experience right from your smart phone. Download the app from your iTunes® or Google Play® store! Best of all, these services are free!*



**BRAZOS STAR**  
CREDIT UNION  
— ESTD 1961 —



The brighter place to bank