

Brazos Star Credit Union

Fee Schedule Effective January 1, 2025

Members Only Benefits	
Credit Union Membership	Priceless!
Coin Counter Usage Fee	No Charge for members
Notary Seal, Members Only	No Charge for members
Medallion Stamp Services, Members Only	No Charge for members

Miscellaneous Fees	
Member Returned Mail Fee	\$ 5.00 per item
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
Money Order	\$ 1.00
Cashier's Check	\$ 3.00
VISA® Gift Card up to \$ 1,000.00	\$ 3.00
VISA® Travel Card	\$ 8.95
Statement Copy for each statement requested	\$ 5.00

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 Apple Play Store® or Google Play® Store!
Best of all, these mobile services are free!

Online Banking, Credit and Debit Card Fees	
E-Statements, monthly or quarterly	Free!
Online Bill Pay Services, this is a usage-based service (Must have transactions at least once per month) (After 3 months of inactivity)	Free! \$ 10.00/month
Courtesy pay fees for overdraft items by check, ACH, ATM, POS, each item	\$ 32.00
VISA® Travel Card Reloads	\$ 3.95/Companion \$ 5.95
Wire Transfer (International)	\$ 50.00
Wire Transfer (Outgoing)	\$ 25.00
Wire Transfer (Incoming)	Free!
VISA® Classic, Gold and Platinum Annual fee	No Annual Fee!
VISA® Classic, Gold and Platinum Late fee, after 10-day grace period	\$ 30.00
VISA® Foreign Currency Transaction Fee	None!
VISA® Credit Card Replacement fee, standard delivery	\$ 5.00
VISA® Credit Card Statement copy	\$ 3.00
Rush 2 Day VISA® Credit Card Replacement fee	\$ 75.00
Payment made through www.EZCardinfo.com	Free!
VISA® Debit Card PIN replacement fee	\$ 5.00/PIN
VISA® Debit Card/PIN Rush Delivery*	\$ 75.00
VISA® Foreign Currency International Transaction Fee	None!
VISA® Debit Card Replacement fee	\$ 5.00/card
VISA® Debit Card purchase/POS transaction	Free!
VISA® Debit Card Initial issue fee	Free!

When using a foreign ATM (not owned/operated by Brazos Star CU or Aggrieland/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.



Loan Fees	
Loan Modification or Extension Fee	\$ 35.00
Raise the Bar, lower your score loan refinance fee*	\$ 40.00
PAL II Loan Application Fee	\$ 20.00
Back on Track Loan Application Fee	\$ 50.00
ACH Recurring Transfers through REPAY	Free!
One-time Debit card payments through REPAY	\$ 8.95
Loan Late Fee, after 10-day grace period, varies	\$30.00-\$35.00
Home Equity Loans are now available!	
Minimum loan amounts for Home Equity Loans	\$ 50,000.00
1% Origination fee on all Home Equity Loans	
Homeowners can't borrow more than 80% of their home's market value, including any existing mortgage.	
*Qualifying standards apply to refinance	

Share/Share Draft Checking Fees	
Share Draft Checking monthly service fee	Free!
Stop payment fee, each event (Item or sequence of numbers)	\$ 32.00
Overdraft Protection fee, each transfer* (Safe and Sure* program transfer from savings to checking to cover share drafts, ACH, ATM/Debit card withdrawals)	\$ 5.00
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
Kiting 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	
Returned personal check for loan payment or credit card payment	\$ 32.00
Verification of Deposit	\$ 10.00/request
Paper Statement Convenience Fee, per statement	\$ 3.00
Automatic Draft (from checking or savings)	Free!
Check Cashing Fees – On-Us Checks only	\$ 5.00
Teller-Assisted Cash Advance Fee or Card Payment	\$10.00

*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!

BRAZOS STAR
CREDIT UNION
ESTD 1961

The Brighter place to bank