

Brazos Star Credit Union

Fee Schedule Effective July 1, 2025

Members Only Benefits

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|--|-----------------------|
| 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

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|--|------------------|
| 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 |
| Statement Copy for each statement requested | \$ 5.00 |

FEDERALLY INSURED BY NCUA

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

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|---|--------------------------------|
| 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

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|---|-----------------|
| 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 |
| Contact us for more information! | |

*Qualifying standards apply to refinance

Share/Share Draft Checking Fees

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|---|------------------|
| Share Draft Checking monthly service fee | Free! |
| 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 |
| 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