

Brazos Star Credit Union

Fee Schedule Effective July 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
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
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® Credit Card Payment through VISA	\$ 5.00
VISA® Debit Card PIN Change	Free
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 Aggileland/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

Skip-a-payment Fee	\$ 30.00
Raise the Bar, lower your score loan refinance fee*	\$ 40.00
CashNOW 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

Share Draft Checking monthly service fee	Free!
Stop payment fee, each event (Item or sequence of numbers)	\$ 32.00
Close Account fee within 3 months of Account opening	\$ 10.00
Non-Sufficient Funds Fee, each item	\$ 32.00
Discretionary Courtesy Pay fees for overdraft items	\$ 32.00
Uncollected/Reg. D Violation (Dishonored and returned check fee, each item)	\$ 32.00
Kiting Return Check fee, each item	\$ 32.00
Check Image Copy Fee	\$ 3.00
Temporary Checks (4 minimum)	\$ 5.00/4
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!
Teller-Assisted Cash Advance Fee or Card Payment	\$ 10.00
Overdraft Protection fee, each transfer*	\$ 5.00
<i>(Safe and Sure* program transfer from savings to checking to cover share drafts, ACH, ATM/Debit card withdrawals)</i>	

**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