

Fees

All fees effective January 1, 2019

Regular Share Account Savings	
Closed Membership - If account has been opened less than one year	\$5.00
Dormant Account (after 1 year of dormancy)	\$10.00 (per month)
Service Charge	N/C

Share Draft Account Checking	
Account Reconciliation/Research	\$20.00 per hour
Copy of Cleared Check	\$2.00 per item
Electronic Copy	N/C
Copy of Monthly Statement	\$15 per month
Electronic Statement	N/C
Insufficient Funds (Share Draft, ACH, Debit Card)	\$30.00 per item
Overdraft Courtesy	\$30.00 per item
Overdraft Protection from Line of Credit	\$1.00 per transfer
Overdraft Protection from Savings	\$1.00 per transfer
Printed Checks	Based on design and quantity
Service Charge	N/C
Stop Payment	\$30.00 per item
Temporary Checks (up to 8 checks)	\$5.00
Debit Card (new)	N/C
Debit Card (replacement)	N/C
Debit Card Dispute Denial Fee	\$30.00

C.U.A.R.T. Credit Union Audio Response Teller	
Inquiries	N/C
Transactions	N/C

Online Banking Bill Pay	
Online Access & Mobile Banking	N/C
Online Copy of Statement/Check Copy	N/C
Online Bill Pay (unlimited usage)	N/C
Online Bill Pay (rush delivery of eBill)	\$9.95
Online Bill Pay (rush delivery of printed check)	\$14.95
Online Bill Pay (insufficient funds)	\$30.00 per item
Online Bill Pay (stop payment)	\$30.00 per item
Popmoney® (3 business days)	\$0.75
Popmoney® (next business day)	\$1.50
Popmoney® (stop payment)	\$20.00

ATM	
Foreign ATM Transactions - Some terminals have an additional fee for use of their machine.	\$2.00
Point of Sale Transactions	N/C
Service Charge	N/C
Transactions at AMOCO owned ATMs	N/C
Transactions at AMOCO on-site ATMs	N/C
Transactions at Allpoint ATMs	N/C

Loans	
Consumer Loan/Late Payment	After 15 days, 5% of payment due
Credit Card/Late Payment	After 15 day grace period, up to \$25
Credit Card/Returned Payment	Up to \$30
Real Estate Late Payment	After 15 days, 5% of payment due
Subordinate Agreement	\$100.00

Safe Deposit Box Rental Bay Colony Branch	
3x5	\$20.00*
3x10	\$35.00*
5x10	\$50.00*
10x10	\$95.00*

Safe Deposit Box Rental Santa Fe Branch	
3x5	\$20.00*
3x10	\$35.00*
5x10	\$50.00*
10x10	\$95.00*

Safe Deposit Box Rental Texas City Branch	
3x5	\$20.00*
3x10	\$35.00*
5x10	\$50.00*
7x10	\$60.00*
10x10	\$95.00*
15x10	\$120.00*

Safe Deposit Box Rental Tuscan Lakes Branch	
3x10	\$35.00*
5x10	\$50.00*
10x10	\$95.00*

Safe Deposit Box Rental Friendswood Branch	
3x10	\$35.00*
5x10	\$50.00*
10x10	\$95.00*

*This is an annual fee.

Safe Deposit Box Key

Drilling if both keys are lost	\$175.00
Replacement key	\$25.00

Other Fees

AMEX Travelers Cheques	\$1.00 per \$100
AMEX Travelers Cheques for Two	1% of purchase
Cash Advance	3% of cash advance amount minimum \$10, maximum \$25
Cashier's Check	\$3.00 per item
Cashier's Check (stop payment)	\$30.00 per item
Certified Check	\$5.00 per item
Coin Machine (loose coin only)	5% of total
Collection Item (incoming)	\$25.00 per item
Collection Item (outgoing)	N/C
Direct Deposit	N/C
Electronic Cash Management - SWBC (phone only)	\$10.00
Electronic Cash Management - SWBC (online only)	N/C
FED Bank Wire Incoming (United States)	N/C
FED Bank Wire Outgoing (United States)	\$20.00 per wire
FED Bank Wire Incoming (Outside United States)	N/C
FED Bank Wire Outgoing (Outside United States)	\$35.00 per wire
Garnishment/Levy	\$75.00 per item
Insufficient Funds (Share Draft, ACH, Debit Card)	\$30.00 per item
IRA Annual Fee	N/C
IRA Transfer Fee (outgoing to another institution)	\$10.00
Money Order	\$1.00 per item
Signature Guarantees	\$25.00 per item
Notary Service	N/C
Payroll Deduction	N/C
Returned Mail (account statements)	\$5.00 per statement
Returned Deposit Items	\$30.00 per item
Duplicate Deposit Fee	\$30.00
Returned Loan Payments (Check or ACH)	\$30.00 per item
Verification of Deposit (written)	\$10.00

Non-AMOCO Members

Cashier's Check	\$10.00 per item
Coin Machine (loose coin only)	10% of total