

# HOUSTON BELT & TERMINAL FEDERAL CREDIT UNION

## FEE SCHEDULE

| GENERAL FEES                                                                        |       |
|-------------------------------------------------------------------------------------|-------|
| Membership Fee                                                                      | 5.00  |
| Account Closure Within 90 Days                                                      | 5.00  |
| Account Activity Printout (per page)                                                | 2.00  |
| Statement Printout (per page)                                                       | 2.00  |
| Paper Statement Mail Fee (account balance below \$100)                              | 1.00  |
| Account Research & Reconciliation Fee (per hour one hour minimum)                   | 20.00 |
| Returned Mail Fee (per statement)                                                   | 5.00  |
| Inactive Account Fee (six months no activity with balance under \$100.00 per month) | 5.00  |
| Stop Payment Fee (check or ACH)                                                     | 25.00 |
| Domestic Outgoing Wire Fee                                                          | 20.00 |
| Incoming Wire Fee                                                                   | 5.00  |
| Deposit Item Return Fee                                                             | 25.00 |
| ACH Item Return Fee                                                                 | 25.00 |
| Share Withdrawal Fee (over six withdrawals)                                         | 5.00  |
| Share Withdrawal Fee (over thirteen withdrawals)                                    | 7.50  |
| Garnishment/Levy/Subpoena                                                           | 25.00 |
| Repeat Regulation D Violation Fee                                                   | 5.00  |
| Share Account Below Minimum \$25.00 Balance                                         | 5.00  |
| Cross-Account Transfer by Telephone (per transaction)                               | 2.00  |
| Club Account Early Withdrawal Fee                                                   | 25.00 |
| Money Market Withdrawal Fee (over two per quarter)                                  | 5.00  |

| SHARE DRAFT ACCOUNT FEES                                       |       |
|----------------------------------------------------------------|-------|
| Monthly Service Charge if Balance Falls Below \$500 at Anytime | 10.00 |
| Replacement Card                                               | 5.00  |
| PIN Number Reset                                               | 2.00  |
| ATM Withdrawals                                                | 1.50  |
| Denial Fee                                                     | 1.50  |
| Inquiry Fee                                                    | 1.00  |
| NSF Letter mailed (acct. overdrawn >10 days)                   | 5.00  |

| LOAN FEES                                                      |       |
|----------------------------------------------------------------|-------|
| Loan Application Fee                                           | 10.00 |
| Excessive Loan Denial (three or more denials in 12 mo. period) | 15.00 |
| Loan Refinance Fee                                             | 25.00 |
| Skip a Payment Fee                                             | 25.00 |
| Late Fee on Loan Payments (after ten days delinquent)          | 20.00 |