



25525 Katy Mills Pkwy
 Katy, TX 77494
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Federally Insured
 by NCUA

TRUTH IN SAVINGS DISCLOSURES AND RATE AND FEES SCHEDULE

Effective Date: 01/01/18

Fees are subject to change without notice.

FEE SCHEDULE

ACCOUNT FEES

ACCOUNT PRINTOUT FEE	FREE
ACCOUNT RESEARCH / RECONCILIATION FEE	FREE
<i>First hour is free. \$20 per hour after the first hour. Billable in 30 minute increments</i>	
ACCOUNT TRANSFERS	FREE
<i>Subject to Reg D*</i>	
ATM TRANSACTIONS	FREE
<i>No fee assessed for using non-BVSCU ATMs. Owner of non-BVSCU ATMs may charge a fee.</i>	
AUTOMATIC OVERDRAFT TRANSFER	FREE
CASHIER'S CHECKS	\$2
CHECK CASHING	FREE
COLLECTION ITEM	FREE
COPY OF CHECK	FREE
DEBIT CARD	FREE
DEBIT CARD REPLACEMENT	\$5
DIVIDEND BEARING CHECKING	\$5
<i>If monthly balance falls below \$300</i>	
INCOMING WIRE TRANSFER	FREE

***REGULATION D** REG D (REGULATION D) RESTRICTS THE NUMBER OF CERTAIN TYPES OF TRANSFERS TO 6 PER MONTH. ONCE THE MAXIMUM AMOUNT OF TRANSFERS HAVE BEEN REACHED, YOU WILL NOT BE ALLOWED ANY ADDITIONAL ELECTRONIC, ONLINE OR AUTOMATIC TRANSFERS TO BE MADE FOR THE REMAINDER OF THE MONTH.

IRA CLOSURE	FREE
BVSCU CREDIT CARD AUTOMATIC PAYMENT	FREE
MONEY MARKET CHECKING	\$2
<i>If monthly balance falls below \$2,500 Withdrawals in excess of 3 per month</i>	
MONEY ORDERS	\$1
NSF/OVERDRAFT PRIVILEGE (PER ITEM)	\$25
RETURNED MAIL	\$5
OFFICIAL CREDIT UNION CHECK	FREE
OUTGOING INTERNATIONAL WIRE TRANSFER	\$51
OUTGOING WIRE TRANSFER	\$10
PER CHECK CHARGES	
<i>Per month, the first 3 Money Market Account withdrawals are free. All subsequent withdrawals for the month will incur a \$2 per item fee.</i>	
RETURNED DEPOSIT ITEM	\$10
STATEMENT COPY	FREE
STOP PAYMENT	\$25
TELEPHONE INQUIRIES	FREE
TEMPORARY CHECKS	FREE

**THE PAR VALUE OF A SHARE IN THIS
 CREDIT UNION IS \$5.00.**

GIFT CARDS

GIFT CARDS (PER CARD)	\$2.50
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ELECTRONIC FEES

AUDIO RESPONSE UNIT	FREE
ESTATEMENTS	FREE
ONLINE ACCESS	FREE
ONLINE BILL PAY	FREE

SAFE DEPOSIT BOXES

Costs are per year.

10 X 10 Box	\$85
5 X 10 Box	\$55
3 X 10 Box	\$35
3 X 5 Box	\$20
DRILLING FEE	\$90
RE-KEYING FEE	\$30