



AMOCO FEDERAL CREDIT UNION

"A Member Owned Cooperative Organization"

all about you™

PO Box 889
Texas City, TX 77592-0889

For more information call 800.231.6053
or visit us online at www.AMOCOfcu.org.

Subject to membership eligibility.

REV 01/22



Federally insured by NCUA.

Fee Schedule

EFFECTIVE JANUARY 1, 2022



THE FOLLOWING FEES MAY BE ASSESSED AGAINST YOUR ACCOUNT:

Regular Share Account | Savings

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 Check (online check copy free)	\$2.00 per item
Copy of Statement <i>(online copy of statement/e-statement free)</i>	\$3.00 per month
Insufficient Funds (Share Draft, ACH, Debit Card)	\$20.00 per item
Overdraft Courtesy	\$20.00 per item
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

Online Services | 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)	\$20.00 per item
Online Bill Pay (stop payment)	\$30.00 per item

ATM

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

For a list of Allpoint ATM locations visit AMOCOfcu.org.

Loans

Consumer Loan / Late-Payment	after 15 days, 5% of payment due
Credit Card / Late-Payment	after 15 days grace period, up to \$25
Credit Card / Returned Payment	up to \$30
Real Estate / Late-Payment	after 15 days, 5% of payment due
Subordination Agreement	\$100.00

Safe Deposit Box

Size	Annual Fee
Bay Colony Branch	
3X5	\$40.00
3X10	\$70.00
5X10	\$100.00
10X10	\$150.00

Santa Fe Branch

3X5	\$40.00
3X10	\$70.00
5X10	\$100.00
10X10	\$150.00

Texas City Branch

3X5	\$40.00
3X10	\$70.00
5X10	\$100.00
7X10	\$120.00
10X10	\$150.00
15X10	\$175.00

Tuscan Lakes Branch/Friendswood Branch

3X10	\$70.00
5X10	\$100.00
10X10	\$150.00

Drilling if both keys are lost	\$250.00
Replacement key	\$25.00

Other Fees

Cash Advance	3% of cash advance amount <i>(minimum \$10, maximum \$25)</i>
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 U.S.)	N/C
FED Bank Wire Outgoing (Outside U.S.)	\$35.00 per wire
Garnishment/Levy	\$75.00
Insufficient Funds (Share Draft, ACH, Debit Card)	\$20.00 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
Return Mail (account statements)	\$5.00 per statement
Returned Deposit Items	\$30.00 per item
Duplicate Deposit Fee	\$30.00 per item
Returned Loan Payments (Check or ACH)	\$30.00 per item
Verification of Deposit (written)	\$10.00 per item

C.U.A.R.T | Credit Union Audio Response Teller

Inquiries	N/C
Transactions	N/C

Non-AMOCO Members

Cashier's Check	\$10.00 per item
Coin Machine (Loose Coin Only)	10% of Total

Fees are based on either the credit union's direct cost for each service and/or the man hours necessary to offer each service or perform each service for our membership.