



Fee Schedule

Effective February 15, 2010

TELCO TELLER

Audio Response Program – There is no charge for this service allowing you 24-hour access to your Dallas Telco accounts via phone. Unlimited inquiries and transactions for free.

- ◆ Stop Payments.....\$30 each

WIRE TRANSFERS

- ◆ Incoming.....Free
- ◆ Outgoing.....\$15 each attempt
- ◆ International.....\$40 each attempt
- ◆ International Trace.....\$20

VISA® CHECK CARD (DEBIT CARD) & ATM

- ◆ Chargeback.....\$25
- ◆ Copy of Sales Slip.....\$15
- ◆ Debit Overdraft from Share.....\$1
(one free per month)
- ◆ Point of Sale Transactions *(PIN Transactions)*.....Free
- ◆ Purchases *(Signature Transactions)*.....Free
- ◆ Reissue PIN.....\$1.50
- ◆ Replacement ATM Card.....\$10 per card
- ◆ Replacement Debit Card.....\$10 per card
- ◆ Research Expenses.....\$25 per hour
(one hour minimum)
- ◆ Used at ATM for Cash or Inquiry:
 - ATM owned by Dallas Telco.....Free
 - ATM not owned by Dallas Telco.....\$1 per transaction
 - ATM in Allpoint Surcharge-Free ATM Network *(unlimited transactions)*.....\$1 per month
- ◆ Inactive *(No activity for 6 months)* Debit Card.....\$1 per month

SAFE DEPOSIT BOXES

Downtown and North Dallas Office

- ◆ 3x5.....\$25 per year
- ◆ 3x10.....\$40 per year
- ◆ 5x10.....\$60 per year
- ◆ 10x10.....\$110 per year
- Downtown Office only
- ◆ 6x10.....\$70 per year
- ◆ 9x10.....\$100 per year
- ◆ Delinquent Payment Fee.....\$10

SHARE SAVINGS

- ◆ Minimum to Open.....\$25
- ◆ One Withdrawal per Month.....Free
- ◆ Additional Withdrawals.....\$2 each
(for members without a Dallas Telco checking account)
- ◆ Accounts with Balance Below \$25.....\$5 per month
- ◆ Automatic Overdraft Transfer Fee *(savings to checking)*.....\$1 each
- ◆ Must maintain \$500 average daily balance to earn dividends

PRESTIGE CHECKING

- ◆ Minimum to Open.....\$2,500
- ◆ No Service Fee on Accounts with an Average Daily Balance of \$2,500;
Otherwise, Service Fee.....\$15 per month
- ◆ Online Bill Payment.....Free
- ◆ Cashier's Checks.....\$3
- ◆ Credit Union Checks to a 3rd Party.....\$3
- ◆ ATM Transactions......5 free per month
- ◆ Overdraft Protection.....Free
- ◆ Must maintain \$2,500 average daily balance to earn dividends

TRADITIONAL CHECKING & STUDENT CHECKING

- ◆ Minimum to Open.....\$25
- ◆ No Service Fee on Accounts with an Average Daily Balance of \$500, Members age 50 and over, or Student
Checking; Otherwise, Service Fee.....\$5 per month
- ◆ Online Bill Payment.....Free
- ◆ Cashier's Checks.....\$3
- ◆ Credit Union Checks to a 3rd Party.....\$3
- ◆ Must maintain \$500 average daily balance to earn dividends

REWARD CHECKING

- ◆ Minimum to Open.....\$25
 - ◆ Monthly Service Fee.....\$6 per month
 - ◆ Reduced Monthly Service Fee for Members age 50 and over\$4 per month
 - ◆ First 50 Checks.....Free
 - ◆ Check Reorders of 150 Dallas Telco Custom ChecksReduced Cost
 - ◆ Two Money Orders per Month.....Free
 - ◆ Two Cashier's Checks per Month (*\$500 Minimum*).....Free
 - ◆ Additional Cashier's Checks.....\$3 each
 - ◆ Traveler's Cheques.....Free
 - ◆ Two Stop Payments per Year.....Free
 - ◆ Credit Union Check to a 3rd Party.....\$3
 - ◆ Online Bill Payment.....Free
 - ◆ Reduced Verification of Deposit.....\$7
 - ◆ Safe Deposit Box (*Subject to Availability*)..... 1/2 price
 - ◆ Outgoing Domestic Wire Transfers.....Free
- (Minimum \$500 transfer. The fee for wire transfers under \$500 will be \$15 per attempt.)*

FREE CHECKING

- ◆ Minimum to Open.....\$25
- ◆ Monthly Service Fee.....Free
- ◆ Online Bill Payment.....Free

FLEXIBLE CHECKING

- ◆ Minimum to Open.....\$25
- ◆ Monthly Service Fee with Direct Deposit.....\$10
- ◆ Monthly Service Fee without Direct Deposit.....\$15
- ◆ Online Bill Payment.....Free
- ◆ Insufficient Funds (*NSF*).....\$37

BUSINESS CHECKING

- ◆ Minimum to Open.....\$100
- ◆ No Service Fee on Accounts with an Average Daily Balance of \$2,000;
 Otherwise, Service Fee.....\$10 per month
- ◆ Low Fee Overdraft Option.....\$2
- ◆ Transaction Items;
 Less than 150 transaction items per month.....Free
 150 – 299 transaction items per month.....\$.30 per item
 300 or more transaction items per month.....\$.15 per item
- ◆ Insufficient Funds (*NSF*).....\$37
- ◆ Must maintain \$2,500 average daily balance to earn dividends

BUSINESS NON-PROFIT CHECKING

- ◆ Minimum to Open.....\$100
- ◆ Monthly Service Fee.....\$5 per month
- ◆ Low Fee Overdraft Option.....\$2
- ◆ Unlimited Transaction Items.....Free
- ◆ Insufficient Funds (*NSF*).....\$37
- ◆ Must Maintain \$2,500 average daily balance to earn dividends

GOLD CLUB BENEFITS

For members age 50 and over with Traditional Checking

- ◆ Copy of Cancelled Check.....10 free per year
- ◆ Copy of Statement.....10 free per year
- ◆ One Box of Dallas Telco Custom Checks per Year.....Free
- ◆ Traveler's Cheques.....Free

CHRISTMAS AND VACATION CLUB ACCOUNTS

- ◆ Minimum to Open.....\$5
- ◆ One free withdrawal per year, thereafter.....\$5 each
(Christmas Club is automatically transferred to primary share savings on November 1 in addition to the one free withdrawal per year.)
- ◆ Must maintain \$100 average daily balance to earn dividends

MONEY MARKET ACCOUNT

- ◆ Minimum to Open.....\$1,000
- ◆ No Service Fee on Accounts with an Average Daily Balance of \$1,000;
 Otherwise, Service Fee.....\$25 per month
- ◆ Write up to 3 Checks per Month.....Free
- ◆ If more than 3 Checks per Month.....\$10 per check
- ◆ Up to 3 Withdrawals or Transfers per Month.....Free
- ◆ Withdrawals or Transfers Exceeding Limit.....\$10 each
- ◆ Must maintain \$1,000 average daily balance to earn dividends

OTHER SERVICE FEES

- ◆ Account Printout.....\$3 per page
- ◆ ACH Debit Origination Return Item.....\$30
- ◆ ACH Debit Origination to Deposit Account.....\$5
- ◆ ACH Debit Origination to Loan 'Check by Phone'.....\$10
- ◆ Bad Address/Returned Statement.....\$5 per month
- ◆ Cash Advance Non-Member.....\$25
- ◆ Cashier's Checks.....\$5 each
- ◆ Check Cashing Fee.....1% of check being cashed (*\$3 minimum*)
(If no other checking account, loan or compensating balance)
- ◆ Closed Account Fee (*any savings or checking account closed within 6 months of opening*).....\$25

◆ Collection Items Under \$25.....	Free
◆ Collection Items of \$25-\$99.99.....	\$5
◆ Collection Items of \$100 or more.....	\$20
◆ Copy of Cancelled Check.....	\$2 each
◆ Copy of Statement.....	\$3
◆ Credit Union Check to a 3 rd Party.....	\$5 each
◆ Inactive Account Fee (<i>No activity for 12 months; Kid's Club and Smart Start Club accounts excluded</i>).....	\$5 per month
◆ Escheat Fee.....	\$25
◆ E-Statement.....	Free
◆ Employee Assisted Telephone Inquiry.....	\$2
◆ Gift Checks.....	\$2.50 each
◆ Home Banking (<i>Unlimited Inquiries and Transactions</i>).....	Free
◆ Home Banking Stop Payments.....	\$30 each
◆ Insufficient Funds (<i>NSF</i>) (<i>except Flexible Checking, Business Checking and Business Non-Profit Checking</i>).....	\$32 each
<i>(All NSF's, including: personal checks you write that are returned NSF, NSF ACH debits, paid NSF's and NSF debit card transactions.)</i>	
◆ Liens/Levy/Attachment/Garnishment.....	\$35 each
◆ Loan Late Payment Charge.....	5% of past due amount, minimum \$25
◆ Money Order.....	\$1
◆ Overnight Mail.....	\$25 minimum
◆ Photocopies & Faxes.....	\$2 first page, \$1 each additional page
◆ Reconciling/Research of Checking Account.....	\$25 per hour (<i>one hour minimum</i>)
◆ Returned Check (<i>deposited item from you to you</i>).....	\$30
◆ Returned Check (<i>deposited items</i>).....	\$10
◆ Returned Check for Loan Payment.....	\$30
◆ Stop Payments.....	\$30 each
◆ Temporary Checks.....	\$0.25 each
◆ Traveler's Cheques.....	\$1 per \$100
◆ Verification of Deposit.....	\$10
◆ VISA® Gift Card.....	\$4.95

