



*"serving employees of
Chevron Corporation"*

P. O. Box 430

Bellaire, TX 77402-0430

713/432-0038 - - Fax 713/432-0737

Toll Free: 888/658-2328

Website: www.ctecu.org

**CHANGE IN TERMS NOTICE
EFFECTIVE JANUARY 1, 2012**

Truth-In-Savings Fee Schedule



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 Bellaire, TX 77402-0430
 713/432-0038 - - Fax 713/432-0737

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Truth-In-Savings – Fee Schedule

Effective October 1, 1994; Revised July 1, 2000; February 1, 2004; December 1, 2005; February 12, 2008; April 14, 2009, July 1, 2010; December 1, 2010; February 1, 2011; May 10, 2011... Subject to change by Board of Directors

Share (Savings) Accounts:

1. One time membership fee..... \$1.00
 (upon opening account)
2. Minimum amount to open Share Account.....\$25.00
3. Minimum balance to earn dividends..... \$50.00
4. Maximum amount of cash withdrawal..... \$500.00

Additional amounts require 24 hour advance notice to Head Cashier.

5. Maximum amount for a check cashed..... \$50.00
 (per day per member)

Money Market Share (Savings) Accounts:

1. Minimum amount to open Money Market Share Account \$5,000.00
2. Minimum balance to earn dividends..... \$5,000.00
3. Withdrawals in person.....Unlimited
4. Electronic Withdrawals 3 per month
5. Maximum amount of cash withdrawal..... \$500.00

Additional amounts require 24 hour advance notice to Head Cashier.

IRA Share Accounts:

1. Minimum amount to open IRA Share Account..... \$5.00
2. Minimum balance to earn dividends \$50.00
3. No penalty for withdrawal other than that imposed by Internal Revenue Service or State/Federal Law.

Share Draft (Checking) Accounts:

1. Minimum amount to open Share Draft Account... \$25.00
 (plus any fees for other services, i.e., Debit Card issuance fee or check printing fees, etc.)
2. No minimum balance fee.....\$0.00
3. Minimum balance to earn dividends.....\$300.00
4. Maximum of "Less Cash" from Share Draft deposits or drafts cashed or cash withdrawals (and not more than one per day per member).....\$500.00

Additional amounts require 24 hour advance notice to Head Cashier.

5. Schedule of Fees:
 Insufficient Check (NSF) (per item).....\$15.00

 Stop Payment Order (per item) or consecutive stop pay, (Must be written stop pay order)..... \$10.00

 Teller/Counter Check, Stop Payment Order (per item) Must be written stop pay order.).....\$30.00

 Check copy request (per item).....\$2.00

 Overdraft Protection (preauthorized transfers).....\$2.00

ATM Card Services:

1. Cash withdrawals from any ATM location (each/excluding surcharge-free ATM terminals)....\$1.00
2. Point of Sale (POS) transactions..... \$0.00
3. Each initial ATM card..... \$0.00

 Each reissue card or PIN reissue requests..... \$5.00
4. Maximum per day ATM withdrawals.....\$300.00
 Maximum per day point-of-sale transactions..... \$300.00
5. ATM card services are available on Share Draft accounts only.

Debit Card Services:

1. Cash withdrawals from any ATM location (each/ excluding surcharge-free ATM terminals) \$1.00
2. Each initial Debit card.....\$0.00
3. Each reissue card or PIN reissue request..... \$5.00
4. Point of Sale (POS) transactions.....\$0.00
5. Maximum per day Debit Card withdrawals..... \$300.00

 Maximum per day point of sale transactions \$1,000.00

 Maximum per day amount (includes purchases, cash withdrawals, and POS transactions)..... \$1,300.00
6. Debit card annual fee.....\$0.00
7. Debit card services are available on Share Draft accounts. Debit card services are also available on Share accounts but are limited to cash withdrawals only.

Other Service Fee's (applicable to all accounts):

1. Insufficient ACH Debit (per item).....\$15.00
2. Returned Deposit Item (per item).....\$15.00
3. Transaction History (each)..... \$1.00
4. Money Orders (each).....\$1.00
5. Wire Transfers -- Outgoing Domestic..... \$17.00
 Outgoing International.....\$35.00
 (Currency Converted to Foreign Funds)
 Outgoing International..... \$50.00
 (Currency in US Dollars Only)
 Incoming.....\$0.00
6. Cashier's Checks: (per check/members).....\$3.00
 (per check/non-members).....\$7.50
7. Research, Reconciliation, Garnishment, Levy, Mortgage Verification (per hour)..... \$10.00
 Minimum charge..... \$10.00
8. Teller/Counter Check, Stop Payment Order (per item) (Must be written stop pay order)..... \$30.00
9. Statement Copy (each)..... \$2.00