



*"serving employees of
Chevron Corporation"*

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Houston, TX 77242
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Truth-In-Savings Fee Schedule

**EFFECTIVE
AUGUST 21, 2015**

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; March 11, 2014; June 1, 2014; August 21, 2015...
Subject to change by Board of Directors



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Truth-In-Savings – Fee Schedule

Share (Savings) Accounts:

1. Minimum amount to open Share Account\$5.00
2. Minimum balance to earn dividends\$50.00
3. Maximum amount of cash withdrawal\$500.00

Additional amounts require 24 hour advance notice.
4. 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 Withdrawals3 per month
5. Maximum amount of cash withdrawal\$500.00

Additional amounts require 24 hour advance notice.

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.
5. Schedule of Fees:
Insufficient Check (NSF) (per item)..... \$25.00

Stop Payment Order (per item) or consecutive stop pay, (Must be written stop pay order) \$15.00

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

Overdraft Protection (preauthorized transfers)..... \$3.00

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

1. Teller/Counter Check, Stop Payment Order (per item) (Must be written stop pay order.) \$30.00
2. Insufficient ACH Debit (per item) \$25.00
3. Returned Deposit Item (per item)..... \$20.00
4. Collection Item (per item)..... \$25.00
5. Transaction History (each)..... \$2.00
6. Money Orders (each)..... \$1.00
7. 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
8. Cashier's Checks: (per check/members)..... \$5.00
(per check/non-members) \$7.50

9. Research, Reconciliation, Garnishment, Levy, Mortgage Verification (per hour).....\$20.00
Minimum charge.....\$20.00
10. Statement Copy (each)\$5.00

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
4. Each reissue card or PIN reissue requests\$7.50
5. Maximum per day ATM withdrawals.....\$300.00
Maximum per day point-of-sale transactions\$300.00
6. ATM card services are available on Share Draft accounts only.

Debit Card Services:

1. Cash withdrawals from any ATM location.....\$1.00
(each/ excluding surcharge-free ATM terminals)
2. Each initial Debit card.....\$0.00
3. Each reissue card or PIN reissue request\$7.50
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.