

Account Opening and Usage

This Service Fee Schedule is part of the Depository Agreement and Disclosures between you and USAA Federal Savings Bank (FSB).

NOTE: YOUR USAA MEMBER NUMBER IS NOT YOUR ACCOUNT NUMBER.

MINIMUM DEPOSIT TO OPEN ACCOUNT

USAA Classic Checking	\$25
USAA Cashback Rewards Checking.....	\$25
USAA Youth Spending	\$25
USAA Savings	\$25
USAA Youth Savings	\$25
USAA Performance First Savings	\$10,000

MONTHLY SERVICE FEE

USAA Classic Checking	\$0
USAA Cashback Rewards Checking.....	\$0
USAA Youth Spending	\$0
USAA Savings	\$0
USAA Youth Savings	\$0
USAA Performance First Savings	\$0

USAA ATM/Debit Card Fees & Limits

ATM FEES

ATM Service Fee.....First 10 transactions free, then \$2 per withdrawal

ATM Surcharge Rebate

Up to \$15 per statement cycle
USAA Bank refunds up to \$15 in other banks' ATM usage fees for transactions at ATMs in the United States. This ATM fee refund does not apply for the month in which the account is closed. This ATM fee refund does not apply to USAA Cashback Rewards Checking.

ATM Fees (Foreign Transaction Fee)..... 1% of Transaction Amount

Applies to debit card or ATM transactions with a merchant or ATM in a foreign country, whether the transaction is originally made in US dollars or converted from foreign currency.

ATM/DEBIT CARD TRANSACTION LIMITS (PER CARD, PER CALENDAR DAY)

ATM Cash Withdrawal.....	\$600
Debit Card Cash Advance.....	\$1,000
Debit Card Signature Based Purchase.....	\$3,000
Debit Card PIN Based Purchase.....	\$3,000

PERSON-TO-PERSON TRANSFER SERVICE LIMITS (ZELLE®) (PER CALENDAR DAY)

Daily Transfer Limits (up to 3 transfers/24 hours).....	\$1,000
Weekly Transfer Limits (up to 21 transfers/7 calendar days).....	\$2,500
Monthly Transfer Limits (up to 90 transfers/calendar month).....	\$10,000

Overdrafts / Non-Sufficient Funds / Returned Items

Non-Sufficient Funds Fee (NSF Fee – Item Returned).....	\$29
<i>Applies to checks and other withdrawals from your account that FSB returns without paying due to non-sufficient funds.</i>	
Overdraft Fee (OD Fee – Item Paid).....	\$29
<i>Overdrafts created by checks and other withdrawals from your account that FSB, in its sole discretion, elects to pay</i>	
Maximum Number of combined OD and NSF Fees per day.....	3
Minimum Amount Required to trigger an Overdraft Fee.....	\$5
Debit Card Purchases and ATM Withdrawals that overdraw your account.....	\$0
<i>FSB may overdraw your account when the transaction settles but does not charge an OD Fee for that transaction. Other transactions that post at the same time may be charged an OD or NSF Fee.</i>	
Extended Overdraft Fee.....	NA
<i>An Extended Overdraft Fee is a fee that is charged for every day your account is overdrawn. FSB does not charge this fee.</i>	
Returned Deposit Item Fee.....	\$5
<i>Each item you deposit (check, electronic deposit, etc.) into an account that is later returned</i>	

Overdraft Protection

You must enroll in the overdraft protection service.

Overdraft Transfer Fee.....	\$0
Overdraft Protection from a USAA credit card as a cash advance.....	\$100 increments
<i>Refer to your credit card agreement for interest, fees and charges associated with credit card cash advances.</i>	
Overdraft Protection from another USAA checking or savings account.....	Exact Amount of the Overdraft
<i>Sufficient available funds must be available in the protecting account. Transfers from your savings account are limited to six (6) debit transactions per monthly statement cycle. Transfers over this limit may be subject to additional fees.</i>	

Processing Policy

Transactions are generally posted each business day in the following order:

- Deposits into the account
- Withdrawals from the account by category (for example, ATM and debit card transactions, electronic withdrawals, or checks). Within each category, items are generally processed from lowest amount to highest amount.

Refer to your Depository Agreement and Disclosures for details.

Wire Fees

TRANSFER FEES

Wire Transfer Fee - Incoming	\$0
Wire Transfer Fee - Outgoing (Domestic or International).....	\$20

SERVICE FEES

International (Int'l) Wire Service Fee - Outgoing	\$25
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Total fee for sending international wire transfers is \$45 (\$20 Wire Transfer Fee + \$25 International Wire Service Fee)

Savings Accounts

EXCESSIVE SAVINGS ACCOUNT WITHDRAWAL FEES

Transfers from your savings account are limited to six (6) debit transactions per monthly statement cycle. Transfers over this limit may be subject to additional fees. FSB will notify you of excessive withdrawals. Refer to your Depository Agreement and Disclosures for limited transaction types.

First occurrence	\$10 / Transfer
Second occurrence within a 12-month period.....	\$10 / Transfer
Third occurrence within a 12-month period	\$10 / Transfer

After the third occurrence, account is converted to a checking account or is closed.

Fees will be assessed per transfer over the 6 limited allowed per monthly statement cycle with a maximum of \$60 per monthly statement cycle

Certificate of Deposit (CD) Early Withdrawal Penalties

Withdrawals made within 6 calendar days from the date of a deposit or another withdrawal will be subject to a penalty of at least 7 calendar days interest.

CD TERM

30 days or fewer	30 days interest
More than 30 days and up through 1 year	90 days interest
More than 1 year but fewer than 5 years	180 days interest
5 Years (opened or renewed prior to 3/1/14).....	180 days interest
5 Years or more (opened or renewed on or after 3/1/14).....	365 days interest

Other Fees

Stop Payment Fee and Renewals.....	\$29 / Item
Official/Teller Check Fee (1 free check per member per calendar year)	\$10 / Item
Statement Copy Fee.....	\$10 / Item
Photocopy Fee (e.g. check or deposit slip copy)	\$5 / Item

Free copies are available online if within 180 days from the date of the transaction.

Research Fee	\$15 / hour (one hour minimum)
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Legal Process FeeUp to \$100
Processing of any garnishment, tax levy, or other legal order against an account, whether or not funds are actually paid.

Pay Bills Service Fee..... \$0
Must have a FSB checking account.

COLLECTION FEE

Return deposit item sent for collection\$15 / Item
Each foreign item sent for collection.....\$20 / Item

EXPEDITED MAIL FEE

Sent to a street address \$8
Sent to an APO/AE, FPO DPO or PO box address (FPO/DPO)\$14

Unauthorized Transactions & Lost or Stolen Cards

Contact FSB immediately via mail, phone, or online to report a lost/stolen ATM/Debit Card, PIN Information, or if you believe there has been unauthorized activity on your bank account.

MAIL

USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, TX 78288-0544

PHONE

800-832-3724

ONLINE

usaa.com
mobile.usaa.com

Dispute Resolution

If you have a dispute with us and we are not able to resolve the dispute informally, you agree that the dispute will be resolved through an arbitration process further detailed in the dispute resolution section of the Depository Agreement and Disclosures. If a claim is eligible to be resolved in small claims court, you may pursue the claim in small claims court.