

## TCCU Rate & Fee Schedule

<b><u>FEES APPLICABLE TO ALL ACCOUNTS &amp; SERVICES</u></b>	
Account Reconciliation	\$20.00 per Hr. (1 Hr. Minimum)
Account Research	\$20.00 per Hr. (1 Hr. Minimum)
ACH/EFT – Manual Posting	\$2.00 per item
Check Cashing (account balance below \$300 and non-user of TCCU services)	\$1.00 or 1% whichever is higher
Check Cashing Fee (non-member)	\$2.00 (checks under \$75.00)
	\$5.00 (checks \$75.00 and over)
Collections Item (ie, international check deposit)	\$10.00 (plus foreign bank fees)
Copies of CU Documents	\$2.00 per document for the first 5 pages \$1.00 per page after the first 5 pages
Copy of Teller Check or Money Order	\$3.00
Early Termination of CD with Original Term less than 12 months	3 months dividends
Early Termination of CD with Original Term 12 to 36 months	6 months dividends
Early Termination of CD with Original Term greater than 36 months	12 months dividends
Early Termination of Holiday Club	No interest paid
Gift Card	\$4.00
Incoming Wire	\$5.00
Jumbo Account Service Charge (accounts greater than \$250,000)	\$10.00 per month
Levy/Attachment Fee	\$50.00 per instrument
Money Orders	\$1.50 each
Money Orders (Golden Account)	\$0.75 each
Non Member Cashier's Check	\$5.00
NSF Fee (per item funds not in account at time of processing)	\$30.00
Outgoing Wire Domestic	\$15.00
Outgoing Wire Out of Country	\$40.00
Overdraft Transfer Fee (from another share account)	\$5.00
Overdraft Transfer Fee (from Line of Credit loan)	\$10.00
Return Items written to or deposited at TCCU	\$30.00
Returned Statements	\$2.00 per statement
Special Mailing request (Federal Express, UPS, etc.)	\$35.00
Statement Copy or Current Statement	\$4.00 per month
Stop Payment	\$30.00
Stop Payment Lost/Destroyed Teller Check	\$30.00 (plus Bond if applicable)
Stop Payment Lost/Stolen Money Order	\$30.00
Subrogation Fee	\$20.00 per instrument
Teller Checks	\$2.50 each
Transaction History Print Out	\$4.00 per month
Travel Card	\$8.00
Traveler's Cheques (Singles)	\$1.00 per \$100.00 (1.0% of face value)
Verification of Deposit	\$10.00
<b><u>ADDITIONAL FEES FOR SHARE (SAVINGS) ACCOUNTS</u></b>	
Membership (one-time fee)	\$1.00
Closing Account (less than 180 days old)	\$10.00
Over six (6) ACH/EFT processed during the month	\$2.00 per item

<b><u>ADDITIONAL FEES FOR MONEY MARKET ACCOUNTS</u></b>	
Minimum Opening Deposit	\$2,000.00
Monthly Service Charge Daily Balance Below \$2,000	\$10.00
Over six (6) drafts or ACH/EFT processed during the month	\$10.00 per item
<b><u>ADDITIONAL FEES FOR SHAREDRAFT (CHECKING) ACCOUNTS</u></b>	
Check Printing	Varies by Style Ordered
Copy of Draft (cleared item)	\$3.00
Courtesy Pay Overdraft	\$30.00 per item
Minimum Opening Deposit	\$25.00
Monthly Service Charge - Check Plus Account	\$4.00 per month
Monthly Service Charge - eSaver Account	\$2.75 per month
Monthly Service Charge - Unlimited Account	\$6.00 per month
Monthly Service Charge - #Checking 2.0 Account	\$7.50 per month
Monthly Service Charge (80 Suffix) daily balance below \$500	\$5.00 (this account no longer offered)
Online Bill Pay	Free or \$1.99 per month if inactive 60 days
Paper Statement Mailing	\$1.00 per month (suffixes 81, 82, 85, 90)
Temporary Checks after initial opening	\$0.50 per check
<b><u>ADDITIONAL FEES FOR ATM/DEBIT CARDS</u></b>	
Foreign Exchange Fee / Cross Border Transaction	1.1% of transaction
Inquiry or Transfer at non TCCU machines	\$2.00 per transaction
Internet PIN Reset	\$12.00
Point of Sale	\$0.10 per debit (suffix 80 & 90 accounts)
Replacement Card	\$10.00
Sales Draft Copy	\$25.00
Withdrawal Fees for non TCCU machines	\$2.00 per withdrawal
<b><u>ADDITIONAL FEES FOR MASTERCARD</u></b>	
Cash Advance	\$2 or 2% of transaction, whichever is higher
Foreign Exchange Fee / Cross Border Transaction	1.1% of transaction
Late Payment	Up to \$20.00
Phone Payment	Up to \$10.00
Replacement Card	Up to \$10.00
Temporary Increase	Up to \$15.00
<b><u>ADDITIONAL FEES FOR SAFE DEPOSIT BOXES</u></b>	
5 x 3 x 21	\$25.00 per year
10 x 3 x 21	\$40.00 per year
10 x 5 x 21	\$50.00 per year
10 x 10 x 21	\$60.00 per year
Drilling of Safe Deposit Box	\$200.00 or actual
Key Replacement Letter	\$5.00
Key Replacement	\$20.00

<b><u>ADDITIONAL FEES FOR LOANS</u></b>	
Filing Fees (Title, UCC1)	\$50.00
GAP Insurance (Auto/Motorcycle/RV/Boat)	\$395.00
Home Equity Doc Prep Fee	\$398.00
Loan Refinance (of existing loan)	\$200.00
Release of Lien Fee	\$30.00
Subordination Agreement	\$50.00
Written Payoff Fee	\$10.00
<b><u>ADDITIONAL FEES FOR BUSINESS ACCOUNTS</u></b>	
Check Clearing or Debit Items (first 30 items are free)	\$0.20 each after the first 30
Deposit or Credit Items (first 30 items are free)	\$0.20 each after the first 30
Monthly Service Charge - Suffix 91	\$6.00 per month

\* New fees or fee increase

All fees are applicable to accounts in good standing. Fees could reduce principal balance and earning of deposits.

Approved by Board of Directors 4/20/2017