

TCCU FEE SCHEDULE
effective 04/01/2024

FEES APPLICABLE TO ALL ACCOUNTS & SERVICES

Account Reconciliation	\$30.00 per Hr. (1 Hr. Minimum)
Account Research	\$30.00 per Hr. (1 Hr. Minimum)
ACH/EFT – Manual Posting	\$5.00 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)
Coin Counting	3.0% of Total (no charge when in rolls)
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	\$5.00
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
Funds Transfer to TCCU w/Debit Card -ProPay	\$5.95
Funds Transfer to TCCU via ACH -ProPay	\$1.95
Funds Transfer via one-time Manual ACH/EFT	\$5.00
Funds Transfer via recurring ACH/EFT	Free
Gift Card	\$5.00
Incoming Wire	\$5.00
Jumbo Account Service Charge (accounts greater than \$250,000)	\$0.00 per month
Levy/Attachment Fee	\$50.00 per instrument
Non Member Cashier's Check	\$10.00
NSF Fee (per item ACH/EFT & Checks; transactions over \$29.50 and funds not available in account at time of processing.)	\$29.50
NSF Fee-On a Retry (per item ACH/EFT & Checks; transactions over \$29.50 and funds not available in account at time of processing.)	\$0.00
Outgoing Wire Domestic	\$25.00
Outgoing Wire Out of Country	\$55.00
Overdraft Transfer Fee (from another share account)	\$5.00
Returned Items written to or deposited at TCCU (3rd party)	\$29.50 (after 3rd occurrence from same 3rd party originator)
Returned Items written to or deposited at TCCU (maker to maker)	\$29.50 (from mbr's own acct at another institution)
Returned Statements	\$5.00 per statement
Special Mailing request (Federal Express, UPS, etc.)	\$60.00
Statement Copy or Current Statement	\$5.00 per month
Stop Payment	\$35.00
Stop Payment Lost/Destroyed Teller Check	\$35.00 (plus Bond if applicable)
Subrogation Fee	\$20.00 per instrument
Teller Checks	\$3.50 each
Transaction History Print Out	\$5.00 per month
Travel Card	\$8.00
Verification of Deposit	\$25.00

ADDITIONAL FEES FOR SHARE (SAVINGS) ACCOUNTS

Membership (one-time fee)	\$1.00
Closing Account (less than 180 days old)	\$10.00
Over six (6) ACH/EFT processed during the month	\$3.00 per item

ADDITIONAL FEES FOR MONEY MARKET ACCOUNTS

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

ADDITIONAL FEES FOR SHAREDRAFT (CHECKING) ACCOUNTS

Check Printing	Varies by Style Ordered
Copy of Draft	\$5.00
Courtesy Pay Overdraft (per item ACH/EFT, Checks, & Debit Card transactions)	\$29.50 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 - #Checking2.0 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 \$5.00 per month if inactive 60 days
Overdraft Loan Transfer	\$15.00
Paper Statement Mailing	\$2.00 per month (Advantage, eSaver, & suffix 90)
Temporary Checks after initial opening	\$1.00 per check

ADDITIONAL FEES FOR ATM/DEBIT CARDS

Foreign Exchange Fee / Cross Border Transaction	1.1% of transaction
Inquiry or Transfer at non TCCU machines	\$2.00 per transaction
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

ADDITIONAL FEES FOR MASTERCARD

Cash Advance	Higher of \$2 or 2% of transaction
Foreign Exchange Fee / Cross Border Transaction	1.1% of transaction
Late Payment	\$20.00
Phone Payment	\$10.00
Replacement Card	\$10.00
Temporary Increase Fee	\$15.00
Returned Payment Fee	Up to \$30.00

**Other fees may apply and subject to change without notice. Please see Credit Card Acct and Fee Disclosures*

ADDITIONAL FEES FOR SAFE DEPOSIT BOXES

5 x 3 x 21 (half cost for 55+ age members)	\$25.00 per year
10 x 3 x 21 (half cost for 55+ age members)	\$40.00 per year
10 x 5 x 21 (half cost for 55+ age members)	\$50.00 per year
10 x 10 x 21 (half cost for 55+ age members)	\$60.00 per year
Drilling of Safe Deposit Box	\$50.00 + actual locksmith fee
Key Replacement Letter	\$5.00
Key Replacement	\$50.00

ADDITIONAL FEES FOR LOANS

Filing Fees (Title, UCC1)	\$50.00
GAP Insurance (Auto/Motorcycle/RV/Boat)	\$599.00
Home Equity Doc Prep Fee	\$599.00
Loan Refinance (of existing loan)	\$200.00
Release of Lien Fee	\$40.00
Skip-A-Payment / Deferment Processing Fee	\$25.00
Subordination Agreement	\$50.00
Written Payoff Fee*	\$20.00
Loan Payment w/Debit Card -ProPay	\$5.95
Loan Payment via ACH/EFT -ProPay	\$1.95
Loan Payment via one-time Manual ACH/EFT	\$5.00
Loan Payment via recurring ACH/EFT	Free
Loan Payment Returned (ACH/EFT, Check, or ProPay)	\$29.50

ADDITIONAL FEES FOR BUSINESS ACCOUNTS

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

Shared Branching

Guest Member Business Acct Check Deposit	.20c per item after first 15 items
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All fees are applicable to accounts in good standing. Fees could reduce principal balance and earning of deposits.

Presented for Approval by Board of Directors 03/26/2024