



FEE SCHEDULE

TCT has always supported the philosophy of providing products and services at an affordable cost. TCT only assesses reasonable fees to offset costs and to encourage responsible use of credit union services offered to the membership.

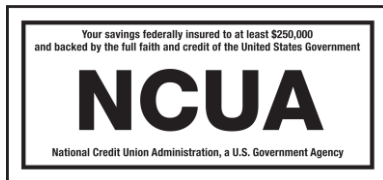
The fees appearing in this Schedule are accurate and effective for accounts as of April 6, 2017. If you have any questions or require fee information on your accounts, please call the Credit Union.

416 Rowland Street
Ballston Spa, NY 12020
(518) 884-7002

17 Gilbert Street
Cambridge, NY 12816
(518) 677-2676

4 Hunter Brook Lane
Queensbury, NY 12804
(518) 793-1958

520 Vischer Ferry Rd
Clifton Park, NY 12065
(518) 383-0106



www.tctfcu.org

SHARE ACCOUNTS

Dormant Account: _____ \$ 5.00 quarterly, if account has had no activity in more than one (1) year.
 Closing fee: _____ \$ 5.00 if closed within three (3) months of opening.
 Below Par fee (Accounts below the required \$5.00 minimum balance) _____ Up to \$4.99.
 Money Market Account
 Withdrawal fee: _____ \$ 5.00 per transaction, if more than four (4) per month.
 Money Market Special Account
 Withdrawal fee: _____ \$10.00 per transaction, if more than two (2) per month.

SHARE DRAFT (CHECKING ACCOUNTS)

Returned Check – NSF (Non-sufficient funds): _____ \$25.00 per item.
 Courtesy Overdraft: _____ \$25.00 per item.
 Returned Item: _____ \$ 5.00 per item.
 Stop Payment: _____ \$20.00 per request.
 Copy of Canceled Check: _____ \$ 1.50 per item.
 Check Printing: _____ Price varies by style and design.

ELECTRONIC SERVICES

ACH (Automated Clearing House)

NSF (Non-sufficient funds): _____ \$25.00 per item.
 Courtesy Overdraft: _____ \$25.00 per item.
 Stop Payment: _____ \$20.00

VISA® CHECK (DEBIT) CARD

Courtesy Overdraft: _____ \$25.00 per item.*
 Card Purchases: _____ FREE
 Card Replacement: _____ \$10.00 after first two (2) free replacements.

**For ATM and One Time Debit Transactions; an opt-in agreement must be on file.*

ELECTRONIC SERVICES (cont.)

HOME BANKING SERVICES

Home Banking: _____ FREE
 Automated Phone Teller: _____ FREE

ELECTRONIC BILL PAY

Bill Pay Service: _____ FREE
 Inactive Bill Pay: _____ \$4.95 each month, for each month no bills are paid.
 NSF (Non-sufficient funds): _____ \$25.00 per item.
 Courtesy Overdraft: _____ \$25.00 per item.
 Stop Payment: _____ \$20.00
 Expedited Payments
 Electronic: _____ \$ 5.00 per bill.
 Overnight Check: _____ \$30.00 per check.
 Payments through PayPal: _____ \$ 2.50 per payment.

OTHER SERVICES

(Applicable to all accounts)

Account Research or
 Account Reconciliation: _____ \$10.00 per hour with a minimum of \$10.00.
 Address Correction: _____ \$ 5.00 (Mail is returned, one time).
 Statement Copy: _____ \$ 2.00 per copy.
 Deposited Item Returned: _____ \$ 5.00 per item.
 Wire Transfer
 (Outgoing Domestic): _____ \$ 15.00 per transfer.
 (International): _____ \$ 40.00 per transfer.
 Certified Check: _____ \$ 2.00 per check.
 Information Subpoena and
 Restraining Notice: _____ \$ 10.00.
 Escheatment: _____ \$ 75.00.
 TCTFCU Corporate Draft: _____ \$ 2.00 each if payee other than account holder.
 Check Protest: _____ \$15.00.
 Interim Account History: _____ \$ 1.00 per page.
 Money Orders: _____ \$ 2.00 per item.
 VISA Gift Card: _____ \$ 3.00 per card.
 VISA Pre-Paid Debit Card: _____ \$ 4.95 per card.
(Additional fees apply; refer to prepaid debit card agreement.)