



**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.

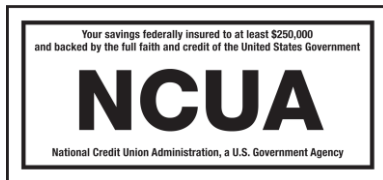
The fees appearing in this Schedule are accurate and effective for accounts as of January 1, 2017. If you have any questions or require fee information on your accounts, please call the Credit Union.

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](http://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**

Card Issuance (Set-up): \_\_\_\_\_ \$10.00  
 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: \_\_\_\_\_ \$ 2.00 per card.  
 VISA Pre-Paid Debit Card: \_\_\_\_\_ \$ 4.95 per card.  
*(Additional fees apply; refer to prepaid debit card agreement.)*