

## FEE SCHEDULE

### Share Account Fees

- 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 Account  
Dormant Account fee: \_\_\_\_\_ \$ 5.00 quarterly, if account has had no activity in more than one (1) year.
- Share Account  
Closing fee: \_\_\_\_\_ \$ 5.00 if closed within three (3) months of opening.
- Below Par fee  
(Accounts below the required \$5.00 minimum deposit): \_\_\_\_\_ \$Up to \$4.99.

### Share Draft (Checking) Account Fees

- NSF fee  
(Non-sufficient funds): \_\_\_\_\_ \$ 20.00 per item.
- Returned Item fee: \_\_\_\_\_ \$ 5.00 per item.
- Stop Payment fee: \_\_\_\_\_ \$ 15.00 per request.
- Copy of Cancelled Check fee: \_\_\_\_\_ \$ 1.50 per item, one (1) free per month.
- Check Printing fee: \_\_\_\_\_ Price varies by style and design.

### Other Service Fees (applicable to all accounts)

- Account Reconciliation fee: \_\_\_\_\_ \$ 10.00 per hour with a minimum of a \$10.00 charge.
- Account Research fee: \_\_\_\_\_ \$ 10.00 per hour.
- Address Correction fee: \_\_\_\_\_ \$ 5.00 (Mail is returned, one time)
  
- Statement Copy fee: \_\_\_\_\_ \$ 2.00 per copy.
- Deposited Item Return fee: \_\_\_\_\_ \$ 5.00 per item.
- Wire Transfer  
(Outgoing Domestic) fee: \_\_\_\_\_ \$ 15.00 per transfer.  
(International) fee: \_\_\_\_\_ \$ 35.00 per transfer.
- Certified Check fee: \_\_\_\_\_ \$ 2.00 per check.
- Legal Process fee: \_\_\_\_\_ \$ 10.00.
- TCTFCU Corporate Draft fee: \_\_\_\_\_ \$ 2.00 each if payee other than account holder.
- Check Protest fee: \_\_\_\_\_ \$ 10.00.
- Interim Account History fee: \_\_\_\_\_ \$ 1.00 per page.
- Money Orders: \_\_\_\_\_ \$ 1.00 per item.
- Travelers Money Card: \_\_\_\_\_ \$ 7.95 each.

### Electronic Funds Transfer Fees

#### ACH

- ACH NSF fee: \_\_\_\_\_ \$ 20.00.
- ACH Stop Payment fee: \_\_\_\_\_ \$ 15.00.
- ACH Debit Item Returned fee: \_\_\_\_\_ \$ 15.00 per item.

#### VISA® Check (Debit) Card

- Debit Card: \_\_\_\_\_ \$10.00 set-up charge.
- Debit Card NSF fee: \_\_\_\_\_ \$ 20.00 \*.
- Debit Card Purchases: \_\_\_\_\_ Free
- Debit Card Replacement fee: \_\_\_\_\_ \$ 10.00 after first two (2) free replacements.

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

#### Home Banking Services

- Home Banking: \_\_\_\_\_ Free
- Automated Phone Teller: \_\_\_\_\_ Free
- Electronic Bill Pay Service: \_\_\_\_\_ \$10.00 set-up charge. \*\*
- Bill Pay NSF fee: \_\_\_\_\_ \$ 20.00 per item.
- Bill Pay Stop Payment fee: \_\_\_\_\_ \$ 15.00 per request.

\*\* This bill payment service is FREE for the first three (3) months, after the introductory period, there will be the one (1) time set up charge. If the bill payment service is inactive for a period of three (3) consecutive months the account will be un-enrolled. There would be a \$10.00 re-activation fee charged to re-enroll.

The fees appearing in this Schedule are accurate and effective for accounts as of August 15, 2010. If you have any questions or require fee information on your accounts, please call the Credit Union.



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