

Tropical Financial Credit Union

BUSINESS SCHEDULE OF FEES

Effective May 1, 2021

Monthly Service Fee

| | |
|---|----------|
| Business Savings Account | No Fee |
| Business Money Market Account | No Fee |
| Select Business Checking | \$5.00* |
| *Monthly service fee waived with one of the following: Maintain a minimum average monthly balance of \$5,000 ⁺ or A business loan \$50,000 minimum outstanding balance (credit card excluded) ⁺ combined business account balances | |
| Premium Business Checking | \$10.00* |
| *Monthly service fee waived with one of the following: Maintain a minimum average monthly balance of \$10,000** or A business loan \$50,000 minimum outstanding balance (credit card excluded) **combined business account balances; up to 3 checking accounts under one business member account at no additional fee | |
| Interest Business Checking | \$15.00 |
| Per Item Fee (all accounts) | No Fee |

Electronic Services

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|--|--------|
| Online Mobile Banking | No Fee |
| Bill Pay | No Fee |
| Bill Pay – Non usage fee applies if signed up and do not pay at least 1 bill per month (all checking accounts) | \$5.00 |
| Home Branch | No Fee |
| Finance | No Fee |

ATM / Business Debit MasterCard Transactions (withdrawals, transfers, inquiries)

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|--|---------|
| TFCU ATM Locations | No Fee |
| Non-TFCU ATM Locations* | \$2.00 |
| *An additional fee may be charged by the financial institution providing the ATM | |
| Point of Sale Transactions | No Fee |
| International Transactions: (processing fee) | |
| Debit MasterCard purchases or cash advances in non-U.S. currency outside of U.S., Puerto Rico or U.S. Virgin Islands | 1% |
| Debit MasterCard purchases or cash advances in U.S. currency outside of U.S., Puerto Rico or U.S. Virgin Islands | 1% |
| Replacement Business Debit MasterCard / ATM Card | \$5.00 |
| Reactivate Cancelled Account Business Debit MasterCard / ATM Card | \$15.00 |
| Fee to have card mailed to alternate address | \$10.00 |
| Rush Fee (2 business days - signature required on delivery) | \$40.00 |

Miscellaneous Fees

| | |
|---|---------|
| Overdraft Returned Item Fee (including automatic payments and Debit MasterCard) | |
| Non-sufficient Funds (NSF) or Uncollected Funds | |
| Premium Checking and Interest Business Checking | \$31.00 |
| Select Business Checking | \$36.00 |
| Overdraft Paid-Non-Sufficient Funds (Courtesy Pay) | |
| Premium Checking and Interest Business Checking | \$31.00 |
| Select Business Checking | \$36.00 |
| Deposited Check Returned | \$10.00 |
| Deposited Check Returned - same name account: | |
| Premium Checking, Interest Business Checking, and Savings Accounts | \$31.00 |
| Select Business Checking | \$36.00 |
| Overdraft Transfer Fee | \$2.00 |
| Closing Fee (per suffix) for account open less than 6 months | \$20.00 |
| Outgoing Wire Transfers: | |
| Domestic (U.S.) | \$25.00 |
| International | \$45.00 |
| Paper Statement | \$2.00 |
| Duplicate Statement | \$5.00 |
| Copy of Check | \$5.00 |
| Copy of Tax Form | \$5.00 |

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| | |
|---|---------|
| Incoming Collection Item | \$20.00 |
| Notary Services (some restrictions may apply): | |
| Members | No Fee |
| Non-Member | \$10.00 |
| Check Printing – cost varies depending on style | |
| Account Research / Reconciliation Fee (per hour, 1 hour minimum) | \$20.00 |
| Check Cashing Fee for Non-Member | \$5.00 |
| Cashier's Checks: | |
| Premium Business Checking or Interest Business Checking | No Fee |
| Select Business Checking | \$6.00 |
| Non-Member | \$10.00 |
| Cashier's Check Replacement (for lost, destroyed, or stolen Cashier's Checks) | \$35.00 |
| ACH (Late Return) | \$45.00 |

Dormant Accounts

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|--|----------|
| Monthly inactivity fee assessed on Business Savings accounts with less than \$2,000 balance; no activity for 12 months; and no other TFCU products (checking, business loan, CD, or Business Money Market account) | \$10.00 |
| Monthly inactivity fee assessed on Business Checking with less than \$2,000 balance; no activity for 12 months; and no other TFCU products (checking, business loan, CD, or Business Money Market account) | \$10.00 |
| Escheat Account processing | \$25.00 |
| Returned Mail for Bad Address (monthly fee) | \$5.00 |
| Stop Payments (1 item or series) | \$35.00 |
| Shared Service Center Transactions: | |
| Shared Branch Research Fee (per hour) | \$20.00 |
| Shared Branch Return Item Deposit Fee | \$15.00 |
| Premium Business Checking or Interest Business Checking | No Fee |
| Select Business Checking or Savings Account (only) | \$2.00 |
| Levy, Garnishment, Administrative Orders Processing | \$100.00 |
| Recording Satisfaction of Mortgage | \$10.00 |
| Expedite Lien Release (free if released 7-10 days) | \$10.00 |
| Payoff Quote via Fax | \$10.00 |
| Copy of Loan Documents | \$5.00 |
| Loan Account History | \$2.00 |

MasterCard Credit Card Services

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|---|---------------|
| Cash Advance Fee - 3% of amount of each advance | |
| Late Payment Fee - up to \$25.00 for the first late payment and up to \$30.00 each if 2 or more late payments in 6 months | |
| Returned Payment | Up to \$25.00 |
| Document / Statement Copy | \$5.00 |
| Card Replacement Fee | \$5.00 |
| Rush Card Mailing | \$40.00 |
| Pay by Phone Fee | \$5.00 |
| Foreign Transaction - 1% of each foreign transaction in U.S. dollars | |

Fees are subject to change. We will provide a notice of any change in the Business Schedule of Fees as required by law.

Federally insured by the NCUA

