

Tropical Financial Credit Union

SCHEDULE OF FEES

Effective May 1st, 2021

Monthly Service Fee – Checking Account

Premium Checking	No Fee*
*With 1 or more of the following:	
• Direct Deposit* of at least \$500.00 monthly to savings or checking	
• Maintain \$1500.00 minimum daily balance in checking	
• First Mortgage with TFCU	
Otherwise, \$10 monthly service fee will apply	\$10.00
Perks Debit	\$6.00
Basic Checking	\$12.00
Daily Rewards Debit, Premier One Checking, Health Savings Account (HSA)	No Fee

Electronic Services

Bill Pay- Non usage fee applies if signed up and do not pay at least 1 bill per month (all checking accounts)	\$5.00
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Account Fees

ACH (Re-direct Item Fee)	\$5.00
Incorrect Mobile Endorsement Fee	\$2.00
Check (Re-direct Item Fee)	\$5.00
ACH (Late Return)	\$45.00
Duplicate Statement Copy	\$5.00
Paper Statements:	
Premium Checking, Premier One Checking, HSA Checking or Age 65+	No Fee
Daily Rewards Debit	\$5.00
Savings account only, Basic Checking, Perks Debit	\$2.00
Overdraft Returned Item – Non-Sufficient Funds (NSF) or Uncollected Funds (includes automatic payments, and Debit MasterCard)	
Premium Checking, Premier One or HSA Checking	\$31.00
Perks Debit, Daily Rewards Debit, Basic Checking, or Savings	\$36.00
Overdraft Paid – Non-Sufficient Funds: (Courtesy Pay)	
Premium Checking, Premier One, HSA Checking	\$31.00
Perks Debit, Daily Rewards Debit, Basic Checking	\$36.00
Deposited Check Returned	\$10.00
Deposited Check Returned – Same Name Account:	
Premium Checking, Premier One, HSA Checking, Savings Account	\$31.00
Perks Debit, Daily Rewards Debit, Basic Checking	\$36.00
Early Closing Fee – Savings Account if closed within 6 months of opening	\$15.00

Checking Accounts

Stop Payment Premium (per item or series of items)	\$25.00
Stop Payment All other accounts (per item or series of items)	\$35.00
Copy of Check	\$5.00
Copy of Tax Form	\$5.00
Check Cashing Fee – Non-member (if greater than \$100)	\$5.00
Incoming Collection Item	\$20.00
Check Printing – costs varies depending on style* Free Checks for age 65+	
Overdraft Transfer Fee - transfer from Savings, Personal Signature Loan (PSL) or Personal Line-of-Credit (PLOC)	
Premium Checking, Premier One, or Daily Rewards Debit	No Fee
All other Accounts (per transfer occurrence)	\$2.00

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

TFCU ATM Locations or Non-TFCU ATM Locations*	No Fee
*An additional Fee may be charged by the financial institution providing the ATM	
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%

ATM/Debit MasterCard Services

Reactivate Cancelled Account	\$15.00
Replacement Card (in person or US Mail)	\$5.00
Fee to have card mailed to alternate address	\$10.00
Rush Fee 2 business days (signature required on delivery)	\$40.00

Dormant Account

Monthly inactivity fee assessed on accounts of members age 24 and over with less than \$2000 balance; no activity for 12 months; and no other TFCU products (checking, consumer loan, CD, IRA, HSA, Premier One, Money Market, Holiday Club)	\$10.00
Escheat Account Processing	\$25.00

Shared Branch (not available for Basic Checking)

Shared Branch Research Fee (per hour)	\$20.00
Shared Branch Return Item Deposit Fee	\$15.00

Cashier's Checks

Premium Checking, Premier One or HSA Checking	No Fee
All Other Accounts	\$ 6.00
Non-Member	\$10.00
Cashier's Check Replacement (for lost, destroyed, or stolen Cashiers Checks)	\$35.00

Wire Transfer of Funds:	
Outgoing – U.S	\$25.00
Outgoing – International	\$45.00
Popmoney Transfer or Funds Transfer (not available for Basic Checking)	
To Request Incoming Transfer	\$1.00
To Receive Incoming Transfer	No Fee
Expedited Next-day Outgoing Popmoney or Funds Transfer (if available)	\$3.00
Stop Payment (outgoing transfer)	\$10.00
Loans	
Consumer Loan Modification Fee	\$50.00
Home Equity Loan Modification Fee	\$250.00
Home Equity Subordination (non-refundable)	\$150.00
Hybrid Adjustable Rate Mortgage (ARM) Loan Rate Relock Fee	\$275.00
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
Loan Payment made by ACH (LoanPay Xpress)	No Fee
Credit Card Services	
Cash Advance Fee – 3% of amount of each advance	3%
Foreign Transaction – 1% of each foreign transaction in U.S. dollar	1%
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	Up to \$30.00
Returned Payment	Up to \$25.00
Document/Statement Copy	\$5.00
Card Replacement Fee (in person or US Mail)	\$5.00
Rush Card Mailing (2 business days)	\$40.00
Pay by Phone Fee	\$5.00
MISCELLANEOUS FEES	
Notary Services: (some restrictions may apply)	
Members	No Fee
Non-Member	\$10.00
Returned Mail for Bad Address (monthly fee)	\$5.00
Account Research / Reconciliation (per hour – min. 1 hour)	\$20.00
Levy, Garnishment, Administrative Orders Processing	\$100.00

- 1 A direct deposit is an automatic electronic deposit of funds to a savings or checking account.
 Fees are subject to change. We will provide a notice of any change in the Schedule of Fees as required by law.
 For business accounts, see separate Business Schedule of Fees

Federally insured by the NCUA

