

Schedule of Fees

Effective October 1, 2024

Monthly Service Fee

Premium Checking	\$10
Premium Checking with 1 or more of the following	No Fee
<i>Monthly Direct Deposit of at least \$500.00</i>	
<i>Maintain \$1500.00 minimum daily balance</i>	
<i>First Mortgage with TFCU</i>	
Perks Debit	\$6
Daily Rewards	No Fee
Premier One	No Fee
Health Savings Account	No Fee
Money Market Fee (if account falls below \$2,500.00)	\$10

Electronic Services

Bill Pay – No Monthly usage	\$5
Bill Pay – With at least one bill per month	No Fee
ACH & Check (Re-direct item fee)	\$5
ACH (Late Return)	\$45
Incorrect Mobile Endorsement Fee	\$2

Paper Statement

Premium Checking	No Fee
Premier One Checking	No Fee
Health Savings Account	No Fee
Members age 65+	No Fee
Daily Rewards	\$5
Perks Debit	\$5
Savings Account	\$5
Duplicate Statement Copy	\$5

Other Service Fees

Overdraft Returned Items	\$30
Overdraft Paid Items – Courtesy Pay	\$30
Deposited Returned Items	No Fee

Stop Payment – Per item or series of items

Premium Checking	\$25
All Other Accounts	\$35

Copy of Check	\$5
Copy of Tax Form	\$5
Check Cashing Fee	\$5
<i>Non-Member – Checks greater than \$100.00</i>	

Foreign Collection/Presentment	\$20
Over Draft Transfer from other Deposit accounts	No Fee

Check Printing

Members age 65 + one box per year	No Fee
<i>All others - Cost varies depending on styles</i>	

ATM and Debit Card Fees

TFCU ATM and Non TFCU ATMs	No Fee
International Transactions	1%
<i>Debit Card purchases or cash advances outside of the USA</i>	
Replacement Card	\$10
Fee to have card mailed to alternate address	\$10
Expedited Card or PIN	\$35

(3 Business Day – Monday –Friday)

Monthly Inactivity Fee

Members age 18+ and no activity for 24 months	\$10
IRA and Certificate of Deposits	No Fee
Health Savings Accounts	No Fee
External Loans	No Fee

Escheatment Account Processing	\$25
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Shared Branch

Shared Branch Research Fee (per hour)	\$20
Shared Branch Return Item Fee	\$15

Cashier's Checks

Premium Checking	No Fee
Premier One	No Fee
HSA Checking	No Fee
All Other Accounts	\$6
Non-Member	\$10
Cashier's Check Replacement Fee	\$35
<i>(For lost, destroyed or stolen Cashier's Checks)</i>	

Wire Transfers

Outgoing – Domestic	\$25
Outgoing – International	\$45

Account to Account Transfer

To Received Incoming Transfers	No Fee
Expedited Next-day Outgoing Funds	\$3
Stop Payment (outgoing transfers)	\$10

Loans

Consumer Loan Modification Fee	\$50
Home Equity Loan Modification Fee	\$250
Home Equity Subordination Fee	\$150
Hybrid Adjustable Rate Mortgage (ARM) Loan Rate Relock	\$275
Mortgage Satisfaction Recording	\$10
Expedite Lien Release	\$10
Lien Release (7 to 10 days)	No Fee
Payoff Quote via Fax	\$10
Copy of Loan Documents	\$5
Loan Account History	\$2
Returned Loan Payment	\$30
ACH Loan Payment (Loan Pay Xpress)	No Fee
Vehicle Loan Skip-A-Pay	\$35

Credit Card Services

Cash Advance Fee	3%
Foreign Transactions	1%
<i>Purchases or cash advances outside of the USA</i>	
<i>Late Payment</i>	
For the first late payment	\$25
For any subsequent late payment within the next 6 month cycle	\$30
<i>Returned Payment</i>	
For the first late payment	\$25
For any subsequent late payment within the next 6 month cycle	\$30
Document/Statement Copy	\$5
Expedited Card or PIN	\$35
<i>(3 Business Day – Monday –Friday)</i>	
Pay by Phone Fee	\$5

Miscellaneous Fees

<i>Notary Services</i>	
Members	No Fee
Non-Members	\$10
Returned Mail	\$5
Account Research/Reconciliation	\$20
Levy, Garnishment, Administrative Orders	\$100
Early Closing Fee	\$15
<i>Closed membership within 6 months of opening</i>	



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

