

Business Schedule of Fees

Effective January 1, 2026

Monthly Service Fee

Business Savings Account.....	No Fee
Business Money Market Account (with Daily Account Balance of \$2,500 and over)	No Fee
Business Money Market Account (With Daily Account balance under \$2,500)	\$10
Select Business Checking.....	\$15
Select Business Checking.....	No Fee*
*Maintain a minimum average monthly balance of \$5,000.00	
Premium Business Checking.....	\$25
Premium Business Checking	No Fee*
*Maintain a minimum average monthly balance of \$25,000	
Premium Plus Business Checking	\$50
Premium Plus Business Checking.....	No Fee*
Maintain a minimum average monthly balance of \$50,000	

Electronic Services

Bill Pay – No Monthly usage	\$5
Bill Pay – With at least one bill per month.....	No Fee
ACH Late Return Fee	\$45

ATM and Debit Card Fees

TFCU ATM and Non TFCU ATMs	No Fee
An additional fee may be charged by the financial institution providing the services for Non TFCU ATMs	
International Transactions	1%
Debit Card purchases or cash advances outside of the USA	
Reactivate Cancelled Account	\$15
Replacement Card.....	\$10
Fee to have card mailed to alternate address.....	\$10
Expedited Card or PIN	\$35
(3 Business Day – Monday –Friday)	

Service Fees

Overdraft Returned Items	\$30
Overdraft Paid Items – Courtesy Pay	\$30
Deposited Returned Items	No Fee
Paper Statement Fee	\$10
Duplicate Statement Fee	\$10
Copy of Check	\$5
Copy of Tax Form.....	\$5
Foreign Collection/Presentation.....	\$20
Check Cashing Fee	\$5
Non-Member – Checks greater than \$100.00	
Notary Services	
Members	No Fee
Non-Members.....	\$10
Account Research/Reconciliation (Per hour)	\$20
Overdraft Transfer from other Deposit accounts.....	No Fee
Stop Payments – Per item or series of items.....	\$35
Check Printing - Cost varies depending on styles	

Wire Transfers

Outgoing Domestic ONLINE	\$17
Outgoing Domestic In Branch.....	\$25
Outgoing – International	\$45

Cashier's Checks

Premium Business Checking.....	No Fee
Select Business Checking	\$6
All Other Accounts	\$6
Non-Member	\$10
Cashier's Check Replacement Fee	\$35
(For lost, destroyed or stolen Cashier's Checks)	

Monthly Inactivity Fee

Accounts with no activity for 12 months.....	\$10
Escheatment Account Processing.....	\$25

Miscellaneous Fees

Returned Mail.....	\$5
Levy, Garnishment, Administrative Orders	\$100
Early Closing Fee.....	\$15
Closed membership within 6 months of opening	
Zelle for Business (up to 10 outgoing transactions.....	No Fee
After 10 th outgoing transactions per item charge.....	\$1.50
Stop Payment (Pending Zelle transfers)	\$10

Shared Branch

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

Loans

Loan Modification Fee	\$250
Mortgage Satisfaction Recording	\$10
Expedite Lien Release.....	\$10
Lien Release (7 to 10 days).....	No Fee
Copy of Loan Documents.....	\$5
Loan Account History	\$2
Returned Loan Payment.....	\$30
ACH Loan Payment (Loan Pay Xpress)	No Fee
Payoff Quote via Fax.....	\$10

Credit Card Services

Cash Advance Fee.....	3% of the advance amount or \$5.00, whichever is greater.
Foreign Transactions.....	1%
Purchases or cash advances outside of the USA	
Late Payment	
For the first late payment.....	\$25
For any subsequent late payment within the next 6 month cycle.....	\$30
Returned Payment	
For the first late payment.....	\$25
For any subsequent late payment within the next 6 month cycle.....	\$30
Document/Statement Copy	\$5
Card Replacement Fee	\$5
Expedited Card or PIN	\$35
(3 Business Day – Monday –Friday)	
Pay by Phone Fee	\$5



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

