

Business Schedule of Fees

Effective July 1, 2024

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 with 1 or more of the following.....	No Fee
<i>Maintain a minimum average monthly balance of \$5,000.00</i>	
<i>A Business loan \$50,000.00 minimum outstanding balance (credit Card excluded)</i>	
Premium Business Checking.....	\$15
Premium Business Checking with 1 or more of the following.....	No Fee
<i>Maintain a minimum average monthly balance of \$10,000.00</i>	
<i>A Business loan \$50,000.00 minimum outstanding balance (credit Card excluded)</i>	

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 Visa Card Fees

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

Service Fees

Overdraft Returned Items.....	\$30
Overdraft Paid Items – Courtesy Pay.....	\$30
Deposited Returned Items.....	No Fee
Paper Statement.....	\$5
Duplicate Statement Copy.....	\$5
Copy of Check.....	\$5
Copy of Tax Form.....	\$5
Foreign Collection/Presentation.....	\$20
Check Cashing Fee.....	\$5
<i>Non-Member – Checks greater than \$100.00</i>	
Notary Services	
Members.....	No Fee
Non-Members.....	\$10
Account Research/Reconciliation (Per hour).....	\$20
Over Draft 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.....	\$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
<i>(For lost, destroyed or stolen Cashier's Checks)</i>	

Monthly Inactivity Fee

Accounts with no activity for 24 months.....	\$10
Escheatment Account Processing.....	\$25

Miscellaneous Fees

Returned Mail.....	\$5
Levy, Garnishment, Administrative Orders.....	\$100
Early Closing Fee.....	\$15
<i>Closed membership within 6 months of opening</i>	

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%
Foreign Transactions.....	1%
<i>Purchases or cash advances outside of the USA</i>	
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
<i>(3 Business Day – Monday –Friday)</i>	
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.

