

# Tropical Financial Credit Union

## SCHEDULE OF FEES

Effective April 17, 2023

### 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 Premium checking	
• Maintain \$1500.00 minimum daily balance in Premium checking	
• First Mortgage with TFCU	
Otherwise, \$10 monthly service fee will apply .....	\$10
Perks Debit.....	\$6
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
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### Account Fees

ACH (Re-direct Item Fee) .....	\$5
Incorrect Mobile Endorsement Fee .....	\$2
Check (Re-direct Item Fee) .....	\$5
ACH (Late Return) .....	\$45
Duplicate Statement Copy.....	\$5
Paper Statements:	
Premium Checking, Premier One Checking, HSA Checking or Age 65+ .....	No Fee
Savings account, Perks Debit, Daily Rewards .....	\$5
Overdraft Returned Item – Non-Sufficient Funds (NSF) or Uncollected Funds (includes automatic payments, and Debit cards)	
Premium Checking, Premier One or HSA Checking.....	\$31
Perks Debit, Daily Rewards Debit, or Savings.....	\$36
Overdraft Paid – Non-Sufficient Funds: (Courtesy Pay)	
Premium Checking, Premier One, HSA Checking, .....	\$31
Perks Debit, Daily Rewards Debit, .....	\$36
Deposited Check Returned.....	\$10
Early Closing Fee – Savings Account if closed within 6 months of opening .....	\$15

### Checking Accounts

Stop Payment Premium (per item or series of items) .....	\$25
Stop Payment All other accounts (per item or series of items) .....	\$35
Copy of Check.....	\$5
Copy of Tax Form .....	\$5
Check Cashing Fee – Non-member (if greater than \$100).....	\$5
Incoming Collection Item.....	\$20
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

### Debit card 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 card purchases or cash advances in non-U.S. currency outside of U.S., Puerto Rico or U.S. Virgin Islands .....	1%
Debit card purchases or cash advances in U.S. currency outside of U.S., Puerto Rico or U.S. Virgin Islands .....	1%

### Debit card Services

Reactivate Cancelled Account.....	\$15
Replacement Card (in person or US Mail) .....	\$5
Fee to have card mailed to alternate address.....	\$10
Rush Fee 2 business days (signature required on delivery) .....	\$40

### Dormant Account

Monthly inactivity fee assessed on accounts of members age 18 and over with no activity for 24 months	\$10
Escheat Account Processing .....	\$25

### Shared Branch

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

### Cashier's Checks:

Premium Checking, Premier One or HSA Checking.....	No Fee
All Other Accounts.....	\$6
Non-Member .....	\$10
Cashier's Check Replacement (for lost, destroyed, or stolen Cashiers Checks) .....	\$35

### Wire Transfer of Funds:

Outgoing – U.S.....	\$25
Outgoing – International.....	\$45

**Funds Transfer**

To Receive Incoming Transfer.....	No Fee
Expedited Next-day Outgoing Funds Transfer (if available) .....	\$3
Stop Payment (outgoing transfer).....	\$10

**Loans**

Consumer Loan Modification Fee .....	\$50
Home Equity Loan Modification Fee.....	\$250
Home Equity Subordination (non-refundable).....	\$150
Hybrid Adjustable Rate Mortgage (ARM) Loan Rate Relock Fee .....	\$275
Recording Satisfaction of Mortgage.....	\$10
Expedite Lien Release (free if released 7-10 days) .....	\$10
Payoff Quote via Fax .....	\$10
Copy of Loan Documents.....	\$5
Loan Account History.....	\$2
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
Returned Payment .....	Up to \$25
Document/Statement Copy.....	\$5
Card Replacement Fee (in person or US Mail) .....	\$5
Rush Card Mailing (2 business days) .....	\$40
Pay by Phone Fee.....	\$5

**MISCELLANEOUS FEES**

Notary Services: (some restrictions may apply)	
Members.....	No Fee
Non-Member.....	\$10
Returned Mail for Bad Address (monthly fee) .....	\$5
Account Research / Reconciliation (per hour – min. 1 hour) .....	\$20
Levy, Garnishment, Administrative Orders Processing.....	\$100

- 1 A direct deposit is an automatic electronic deposit of funds to 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**