

Schedule of Fees

Effective January 1st, 2026

Monthly Service Fee

Daily Rewards.....	No Fee
Health Savings Account.....	No Fee
Max Rewards High Yield Checking	No Fee
Perks Debit.....	\$6
Premier One.....	No Fee
Premium Checking.....	\$10
Premium Checking with 1or 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>	
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

Service Fees

Paper Statement

Daily Rewards Account	No Fee
Health Savings Account.....	No Fee
Members age 75+	No Fee
All Other Depository Accounts.....	\$10
Duplicate Statement Copy	\$10

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

Non-Member – Checks greater than \$100.00

Foreign	
Collection/Presentment	\$20
Overdraft 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
<i>(3 Business Day – Monday –Friday)</i>	

Monthly Inactivity Fee

Members age 18+ and no activity for 12 months.....	\$10
CD's, HSA's, IRA's and External Loans (only).....	No Inactivity Fee

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 (Including Zelle)

To Received Incoming Transfers	No Fee
Expedited Next-day Outgoing Funds	\$3
Stop Payment (outgoing transfers & Pending Zelle 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% of the advance amount or \$5.00 whichever is greater
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>	