

# Tropical Financial Credit Union

## BUSINESS SCHEDULE OF FEES

Effective April 17, 2023

### Monthly Service Fee

|  |        |
|--|--------|
| Business Savings Account .....   | No Fee |
| Business Money Market Account .....  | No Fee |
| Select Business Checking .....   | \$5*   |
| *Monthly service fee <b>waived</b> with one of the following:                  |        |
| Maintain a minimum average monthly balance of \$5,000 or                       |        |
| A business loan \$50,000 minimum outstanding balance (credit card excluded)    |        |
| +combined business account balances  |        |
| Premium Business Checking .....  | \$10*  |
| *Monthly service fee <b>waived</b> with one of the following:                  |        |
| Maintain a minimum average monthly balance of \$10,000 or                      |        |
| a business loan of \$50,000 minimum outstanding balance (credit card excluded) |        |

### 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

### Business Debt Card Transactions (withdrawals, transfers, inquiries)

|  |        |
|--|--------|
| Non-TFCU ATM Locations *.....  | No Fee |
| *An additional fee may be charged by the financial institution providing the ATM Point of Sale Transactions          |        |
| 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%     |
| Replacement Business Debit Card .....  | \$5    |
| Reactivate Cancelled Account Business Debit Card .....   | \$15   |
| Fee to have card mailed to alternate address .....   | \$10   |
| Rush Fee (2 business days – signature required on delivery) .....  | \$40   |

### Miscellaneous Fees

|   |        |
|---|--------|
| Overdraft Returned Item Fee (including automatic payments and Debit Card)           |        |
| Non-sufficient Funds (NSF) or Uncollected Funds                                     |        |
| Premium Checking .....  | \$31   |
| Select Business Checking .....  | \$36   |
| Overdraft Paid-Non-Sufficient Funds (Courtesy Pay)                                  |        |
| Premium Checking .....  | \$31   |
| Select Business Checking.....   | \$36   |
| Deposited Check Returned.....   | \$10   |
| Overdraft Transfer Fee .....  | \$2    |
| Early closing Fee for memberships open less than 6 months.....                      | \$15   |
| Outgoing Wire Transfers:  |        |
| Domestic (U.S.) .....   | \$25   |
| International.....  | \$45   |
| Paper Statement .....   | \$5    |
| Duplicate Statement .....   | \$5    |
| Copy of Check .....   | \$5    |
| Copy of Tax Form .....  | \$5    |
| Incoming Collection Item .....  | \$20   |
| Notary Services (some restrictions may apply):                                      |        |
| Members .....   | No Fee |
| Non-Member .....  | \$10   |
| Check Printing – cost varies depending on style                                     |        |
| Account Research / Reconciliation Fee (per hour, 1 hour minimum) .....              | \$20   |
| Check Cashing Fee for Non-Member .....  | \$5    |
| Cashier's Checks:   |        |
| Premium Business Checking .....   | No Fee |
| Select Business Checking .....  | \$6    |
| Non-Member .....  | \$10   |
| Cashier's Check Replacement (for lost, destroyed, or stolen Cashier's Checks) ..... | \$35   |
| ACH (Late Return) .....   | \$45   |

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### Dormant Accounts

|  |              |
|--|--------------|
| Monthly inactivity fee assessed on accounts without activity for 24 months | <b>\$10</b>  |
| Escheat Account processing .....   | <b>\$25</b>  |
| Returned Mail for Bad Address (monthly fee) .....                          | <b>\$5</b>   |
| Stop Payments (1 item or series) .....                                     | <b>\$35</b>  |
| Shared Service Center Transactions:  |              |
| Shared Branch Research Fee (per hour) .....                                | <b>\$20</b>  |
| Shared Branch Return Item Deposit Fee .....                                | <b>\$15</b>  |
| Levy, Garnishment, Administrative Orders Processing .....                  | <b>\$100</b> |
| Recording Satisfaction of Mortgage .....                                   | <b>\$10</b>  |
| Expedite Lien Release (free if released 7-10 days) .....                   | <b>\$10</b>  |
| Payoff Quote via Fax .....   | <b>\$10</b>  |
| Copy of Loan Documents .....   | <b>\$5</b>   |
| Loan Account History .....   | <b>\$2</b>   |

### Credit Card Services

|   |                   |
|---|-------------------|
| Cash Advance Fee – 3% of amount of each advance   |                   |
| Late Payment Fee – up to \$25 for the first late payment and up to \$30 each if 2 or more late payments in 6 months |                   |
| Returned Payment .....  | <b>Up to \$25</b> |
| Document / Statement Copy .....   | <b>\$5</b>        |
| Card Replacement Fee .....  | <b>\$5</b>        |
| Rush Card Mailing .....   | <b>\$40</b>       |
| Pay by Phone Fee .....  | <b>\$5</b>        |
| Foreign Transaction – 1% of each foreign transaction in U.S. dollars  |                   |

*Fees are subject to change. We will provide a notice of any change in the Business Schedule of Fees as required by law.*

Federally Insured by the NCUA

