

# Tropical Financial Credit Union BUSINESS SCHEDULE OF FEES

Effective November 1, 2018

## Monthly Service Fee

Business Savings Account .....	No Fee
Business Money Market Account .....	No Fee
Select Business Checking .....	\$5.00*
*Monthly service fee <b>waived</b> with one of the following:	
• maintain a minimum average monthly balance of \$5,000 <sup>+</sup> or	
• a business loan \$50,000 minimum outstanding balance (credit card excluded)	
+ combined business account balances	
Premium Business Checking .....	\$10.00*
*Monthly service fee <b>waived</b> with one of the following:	
• maintain a minimum average monthly balance of \$10,000** or	
• a business loan \$50,000 minimum outstanding balance (credit card excluded)	
**combined business account balances; up to 3 checking accounts under one business member account at no additional fee	
Interest Business Checking .....	\$15.00
Per Item Fee (all accounts) .....	No Fee

## Electronic Services

Online/Mobile Banking .....	No Fee
Bill Pay .....	No Fee
Home Branch .....	No Fee
Finance .....	No Fee

## ATM/Business Debit Mastercard Transactions (withdrawals, transfers, inquiries)

TFCU ATM Locations .....	No Fee
Non-TFCU ATM Locations* .....	\$2.00
*An additional fee may be charged by the financial institution providing the ATM	
Point of Sale Transactions .....	No Fee
International Transactions: (processing fee)	
Debit Mastercard purchases or cash advances in non-U.S. currency outside of U.S., Puerto Rico or U.S.	
Virgin Islands .....	2%
Debit Mastercard purchases or cash advances in U.S. dollars outside of U.S., Puerto Rico or U.S. Virgin Islands .....	1.80%
Replacement Business Debit Mastercard / ATM Card .....	\$5.00
Reactivate Cancelled Account Business Debit Mastercard / ATM Card .....	\$15.00
Fee to have card mailed to alternate address .....	\$10.00
Rush Fee (signature required on delivery)	
4 Business Days (U.S. Mail) .....	\$25.00
3 Business Days (Express Delivery) .....	\$45.00

## Miscellaneous Fees

Overdraft Returned Item Fee (including automatic payments and Debit Mastercard)	
Non-sufficient Funds (NSF) or Uncollected Funds	
Premium Checking and Interest Business Checking .....	\$31.00
Select Business Checking .....	\$36.00
Overdraft Paid-Non-Sufficient Funds (Overdraft Privilege)	
Premium Checking and Interest Business Checking .....	\$31.00
Select Business Checking .....	\$36.00
Deposited Check Returned .....	\$10.00
Deposited Check Returned - same name account:	
Premium Checking and Interest Business Checking .....	\$31.00
Select Business Checking .....	\$36.00
Overdraft Transfer Fee .....	\$2.00
Early Closing Fee-Savings Account if closed within 6 months of opening .....	\$20.00
Outgoing Wire Transfers:	
Domestic (U.S.) .....	\$25.00
International .....	\$45.00
ACH (Redirect Item Fee) .....	\$5.00
Check (Redirect Item Fee) .....	\$5.00
ACH (Late Return) .....	\$45.00

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Paper Statement .....	\$1.00
Duplicate Statement .....	\$5.00
Copy of Check or Tax Form .....	\$5.00
Incoming Collection Item .....	\$20.00
Check Printing - cost varies depending on style	
Research / Reconciliation Fee (per hour, 1 hour minimum) .....	\$20.00
Check Cashing Fee for Non-Member .....	\$5.00
Cashier's Checks:	
Premium Business Checking or Interest Business Checking .....	No Fee
Select Business Checking .....	\$6.00
Non-Member .....	\$6.00
Stop Payment .....	\$35.00

## Dormant Account

Monthly inactivity fee assessed on Business Savings accounts  
with less than \$2,000 balance; no activity for 12 months; and no other TFCU products  
(checking, business loan, CD, or Business Money Market account) .....

\$10.00

Monthly inactivity fee assessed on Business Checking  
with less than \$2,000 balance; no activity for 12 months; and no other TFCU products  
(business loan, CD, or Money Market account) .....

\$10.00

Returned Mail for Bad Address (monthly fee) .....

\$5.00

Stop Payments (1 item or series) .....

\$35.00

### Shared Service Center Transactions:

    Premium Business Checking or Interest Business Checking .....

No Fee

    Select Business Checking or Savings Account (only) .....

\$2.00

    Shared Branch Research Fee (per hour) .....

\$20.00

Levy, Garnishment, Administrative Orders Processing .....

\$100.00

Recording Satisfaction of Mortgage .....

\$10.00

Expedite Lien Release (free if released 7-10 days) .....

\$10.00

Payoff Quote via Fax .....

\$10.00

Copy of Loan Documents .....

\$5.00

Loan Account History .....

\$2.00

## Mastercard Credit Card Services

Cash Advance Fee - 3% of amount of each advance

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

Returned Payment .....

Up to \$25.00

Document/Statement Copy .....

\$5.00

Card Replacement Fee .....

\$5.00

### Rush Card Mailing

    Next Business Day .....

\$30.00

    3 Business Days .....

\$15.00

Pay by Phone Fee .....

\$5.00

Foreign Transaction - 1% of each foreign transaction in U.S. dollars

## Safe Deposit Boxes (Annual Fees) Fees effective as of August 1, 2016

3X5 Size .....	\$35.00
5x5 Size .....	\$50.00
3x10 Size .....	\$60.00
5x10 Size .....	\$85.00
10x10 Size .....	\$135.00
Key Deposit .....	\$10.00

## New Rentals of Safe Deposit Boxes are no longer being offered as May 1, 2016

*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

