

Tropical Financial Credit Union BUSINESS SCHEDULE OF FEES

Effective September 15, 2015

Monthly Service Fee

Business Savings Account	No Fee
Business Money Market Account	No Fee
Select Business Checking.....	\$5.00*
*Monthly service fee waived 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.....	\$10.00*
*Monthly service fee waived 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
Closing Fee (per suffix) for account open less than 12 months.....	\$20.00
Incoming Wire Transfers:	
Domestic (U.S.).....	\$15.00
International.....	\$15.00
Outgoing Wire Transfers:	
Domestic (U.S.).....	\$25.00
International.....	\$45.00

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Paper Statement.....	\$1.00
Duplicate Statement.....	\$5.00
Copy of Check.....	\$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.....	\$6.00
Cashier's Checks:	
Premium Business Checking or Interest Business Checking.....	No Fee
Select Business Checking.....	\$6.00
Non-Member.....	\$6.00

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

Traveler's Checks..... 2% face value

Shared Service Center Transactions:

 Premium Business Checking or Interest Business Checking..... No Fee

 Select Business Checking or Savings Account (only)..... \$2.00

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

Visa 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) * Available only at select locations

 3X5 Size..... \$35.00

 5x5 Size..... \$50.00

 3x10 Size..... \$60.00

 5x10 Size..... \$85.00

 10x10 Size..... \$135.00

Key Deposit..... \$10.00

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

