

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 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
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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Effective November 1, 2018

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

