

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

