

# Tropical Financial Credit Union

## SCHEDULE OF FEES

Effective November 1, 2018

### Monthly Service Fee - Checking Account

Premium Checking .....	No Fee*
*With 1 or more of the following:	
• Direct Deposit <sup>1</sup> of at least \$500.00 monthly to savings or checking	
• Maintain \$1500.00 minimum daily balance in checking	
• First Mortgage with TFCU	
Otherwise, \$10 monthly service fee will apply .....	\$10.00
Select Checking .....	\$3.00
Basic Checking .....	\$7.00
Gen Next Checking, Premier One Checking, Health Savings Account (HSA) .....	No Fee
<b>Card Valet</b>	
• Premium .....	No Fee
• Select .....	No Fee
• Basic .....	No Fee
• Gen Next .....	No Fee

### Electronic Services

Mobile Banking .....	No Fee
Online Banking .....	No Fee
Bill Pay - Non usage fee applies if signed up and do not pay at least 1 bill per month (all checking accounts) .....	\$5.00
Telephone Banking .....	No Fee
Finance Works .....	No Fee

### Account Fees

ACH (Re-direct Item Fee) .....	\$5.00
Check (Re-direct Item Fee) .....	\$5.00
ACH (Late Return) .....	\$45.00
Duplicate Statement Copy .....	\$5.00

### Paper Statements:

Premium Checking, Premier One Checking, HSA Checking or Age 65+ .....	No Fee
All other Accounts .....	\$1.00

### Overdraft Returned Item - Non-Sufficient Funds (NSF) or Uncollected Funds (includes automatic payments, and Debit MasterCard)

Gen Next Checking .....	\$25.00
Premium Checking, Premier One or HSA Checking .....	\$31.00
Select Checking or Basic Checking .....	\$36.00
Savings Account .....	\$36.00

### Overdraft Paid - Non-Sufficient Funds: (Overdraft Privilege)

Gen Next Checking .....	\$25.00
Premium Checking, Premier One or HSA Checking .....	\$31.00
Select Checking or Basic Checking .....	\$36.00

### Deposited Check Returned

Deposited Check Returned - Same Name Account:	
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Gen Next Checking .....	\$25.00
Premium Checking, Premier One or HSA Checking .....	\$31.00
Select Checking or Basic Checking .....	\$36.00

### Shared Branch Return Item Deposit Fee (NSF Item)

.....	\$15.00
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### Early Closing Fee - Savings Account if closed within 6 months of opening

.....	\$15.00
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### Notary Services: (some restrictions may apply)

Premium Checking, Premier One or HSA Checking .....	No Fee
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All other Accounts .....	\$5.00
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Non-Member .....	\$10.00
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### Checking Accounts

Stop Payment (per item or series of items) .....	\$35.00
Copy of Check .....	\$5.00
Copy of Tax Form .....	\$5.00
Check Cashing Fee - Non-member (if greater than \$100) .....	\$5.00
Incoming Collection Item .....	\$20.00

### Check Printing - cost varies depending on style\* Free Checks for age 65+

### Overdraft Transfer Fee - transfer from Savings, Personal Signature Loan (PSL) or Personal Line-of-Credit (PLOC)

Premium Checking, Premier One .....	No Fee
All other Accounts (per transfer occurrence) .....	\$2.00

### ATM/Debit MasterCard Transactions (withdrawals, transfers, inquiries)

TFCU ATM Locations .....	No Fee
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### Non-TFCU ATM Locations\*:

Premium Checking, Premier One Checking, HSA Checking or Gen Next Checking .....	No Fee
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All other Accounts .....	\$2.00
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\*An additional Fee may be charged by the financial institution providing the ATM

Point of Sale Transactions .....	No Fee
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### 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 .....	1%
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Debit MasterCard purchases or cash advances in U.S. currency outside of U.S., Puerto Rico or U.S. Virgin Islands .....	0.90%
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**ATM/Debit MasterCard Services**

Reactivate Cancelled Account .....	\$15.00
Replacement Card .....	\$10.00
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

**Dormant Account**

Monthly inactivity fee assessed on accounts of members age 24 and over with less than \$2000 balance; no activity for 12 months; and no other TFCU products (checking, consumer loan, CD, IRA, HSA, Premier One, Money Market, Holiday Club) .....	\$10.00
Escheat Account Processing .....	\$25.00
Returned Mail for Bad Address (monthly fee) .....	\$5.00
Shared Branch Research Fee (per hour) .....	\$20.00
Shared Services Center Transactions*	
Savings Account (only) or Select Checking .....	\$2.00
All other Accounts .....	No Fee
*Single or multiple transactions same account/per visit; Shared Services not available for Basic Checking	
Account Research / Reconciliation (per hour - min. 1 hour) .....	\$20.00
Loan Payment made by credit card via phone or web or from account at other financial institution via ACH .....	\$7.50
Cashier's Checks	
Premium Checking, Premier One or HSA Checking .....	No Fee
All other Accounts .....	\$6.00
Non-Member .....	\$10.00
Stop Payment Cashier's Check .....	\$35.00
Levy, Garnishment, Administrative Orders Processing .....	\$100.00

**Wire Transfer of Funds**

Outgoing - U.S. ....	\$25.00
Outgoing - International .....	\$45.00

**Popmoney Transfer or Funds Transfer (not available for Basic Checking)**

Popmoney (person-to-person) or Funds Transfer (external account-to-account) - Outgoing	
Premium Checking, GenNext Checking, Premier One .....	No Fee
Select Checking or Savings Only .....	\$1.00
To Request Incoming Transfer .....	\$1.00
To Receive Incoming Transfer .....	No Fee
Expedited Next-day Outgoing Popmoney or Funds Transfer (if available) .....	\$3.00
Stop Payment (outgoing transfer) .....	\$10.00

**Loans**

Consumer Loan Modification Fee .....	\$50.00
Home Equity Loan Modification Fee .....	\$250.00
Home Equity Subordination (non-refundable) .....	\$150.00
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

**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

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

3X5 Size .....	\$48.00	5X5 Size .....	\$60.00
3x10 Size .....	\$72.00	5x10 Size .....	\$96.00
10x10 Size .....	\$144.00	Key Deposit .....	\$10.00

A direct deposit is an automatic electronic deposit of funds to a savings or checking account.  
 Fees are subject to change. We will provide a notice of any change in the Schedule of Fees as required by law.  
 For business accounts, see separate Business Schedule of Fees.

Federally insured by the NCUA

