

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 ¹ 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
Card Valet	
● 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	\$10.00
Deposited Check Returned - Same Name Account:	
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
Early Closing Fee - Savings Account if closed within 6 months of opening	\$15.00
Notary Services: (some restrictions may apply)	
Premium Checking, Premier One or HSA Checking	No Fee
All other Accounts	\$5.00
Non-Member	\$10.00
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
Non-TFCU ATM Locations*:	
Premium Checking, Premier One Checking, HSA Checking or Gen Next Checking	No Fee
All other Accounts	\$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	1%
Debit MasterCard purchases or cash advances in U.S. currency outside of U.S., Puerto Rico or U.S. Virgin Islands	0.90%

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

