

Tropical Financial Credit Union

SCHEDULE OF FEES

Effective September 1st, 2020

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
Perks Debit.....	\$6.00
Basic Checking	\$12.00
Daily Rewards Debit, Premier One Checking, Health Savings Account (HSA)	No Fee

Electronic Services

Bill Pay- Non usage fee applies if signed up and do not pay at least 1 bill per month (all checking accounts).....	\$5.00
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Account Fees

ACH (Re-direct Item Fee)	\$5.00
Incorrect Mobile Endorsement Fee	\$2.00
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
Daily Rewards Debit.....	\$5.00
Savings account only, Basic Checking, Perks Debit.....	\$2.00

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

Premium Checking, Premier One or HSA Checking.....	\$31.00
Perks Debit, Daily Rewards Debit, Basic Checking, or Savings.....	\$36.00

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

Premium Checking, Premier One or HSA Checking	\$31.00
Perks Debit, Daily Rewards Debit, or Basic Checking	\$36.00

Deposited Check Returned.....	\$10.00
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Deposited Check Returned – Same Name Account:

Premium Checking, Premier One or HSA Checking.....	\$31.00
Perks Debit, Daily Rewards Debit, or Basic Checking	\$36.00

Early Closing Fee – Savings Account if closed within 6 months of opening	\$15.00
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Checking Accounts

Stop Payment Premium (per item or series of items)	\$25.00
Stop Payment All other accounts (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 – costs 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, or Daily Rewards Debit	No Fee
All other Accounts (per transfer occurrence).....	\$2.00

ATM/Debit Mastercard Transactions (withdrawals, transfers, inquiries)

TFCU ATM Locations or Non-TFCU ATM Locations*.....	No Fee
*An additional Fee may be charged by the financial institution providing the ATM	
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 (in person or US Mail)	\$5.00
Fee to have card mailed to alternate address.....	\$10.00
Rush Fee 2 business days (signature required on delivery)	\$40.00

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

Shared Branch (not available for Basic Checking)

Shared Branch Research Fee (per hour)	\$20.00
Shared Branch Return Item Deposit Fee	\$15.00

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

Wire Transfer of Funds:

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

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

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
Hybrid Adjustable Rate Mortgage (ARM) Loan Rate Relock Fee	\$275.00
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
Loan Payment made by ACH (LoanPay Xpress).....	No Fee

Credit Card Services

Cash Advance Fee – 3% of amount of each advance	3%
Foreign Transaction – 1% of each foreign transaction in U.S. dollar	1%
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	Up to \$30.00
Returned Payment	Up to \$25.00
Document/Statement Copy.....	\$5.00
Card Replacement Fee (in person or US Mail)	\$5.00
Rush Card Mailing (2 business days)	\$40.00
Pay by Phone Fee.....	\$5.00

MISCELLANEOUS FEES

Notary Services: (some restrictions may apply)	
Members.....	No Fee
Non-Member.....	\$10.00
Returned Mail for Bad Address (monthly fee)	\$5.00
Account Research / Reconciliation (per hour – min. 1 hour)	\$20.00
Levy, Garnishment, Administrative Orders Processing.....	\$100.00

Safe Deposit Boxes: (Annual Fees)(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

¹ 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