

Tropical Financial Credit Union

SCHEDULE OF FEES

Effective July 22, 2016

Monthly Service Fee - Checking Account

Premium	No Fee*
* With 1 or more of the following:	
• Direct Deposit ¹ of at least \$500.00 monthly to savings or checking	
• Maintain \$1,500.00 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	\$1.00
• Basic	\$1.00
• 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
HomeBranch	No Fee
Finance Works	No Fee

Account Fees

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
Early Closing Fee - Savings Account if closed within 12 mo. 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 (Shared Service Members Only).....	\$10.00

Checking Accounts

Stop Payment (1 item)	\$35.00
Series of Stop Payments (lost or stolen - No Fee)	\$35.00
Copy of Check	\$5.00
Check Cashing Fee - Non-member	\$6.00
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. dollars outside of U.S., Puerto Rico or U.S. Virgin Islands	0.90%

ATM/Debit MasterCard Services

Reactivate Cancelled Account	\$15.00
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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 Savings 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
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Monthly inactivity fee assessed on Checking accounts of members age 24 and over with less than \$2000 balance; no activity for 12 months; and no other TFCU products (consumer loan, CD, IRA, HSA, Premier One, Money Market, Holiday Club)	\$10.00
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Returned Mail for Bad Address (monthly fee)	\$5.00
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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
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Loan Payment made by credit card via phone or web or from account at other financial institution via ACH	\$7.50
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Cashier's Checks

Premium Checking, Premier One or HSA Checking	No Fee
All other Accounts	\$6.00

Non-Member	\$6.00
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Levy, Garnishment, Administrative Orders Processing	\$100.00
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Wire Transfer of Funds

Incoming

Premium Checking, Premier One or HSA Checking.....	No Fee
All other Accounts	\$15.00

Outgoing - U.S.

Outgoing - International	\$25.00
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Outgoing - International	\$45.00
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Popmoney Transfer or Funds Transfer (not available for Basic Checking)

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

Consumer Loan Modification Fee	\$50.00
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Home Equity Loan Modification Fee	\$250.00
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Home Equity Subordination (non-refundable)	\$150.00
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Recording Satisfaction of Mortgage	\$10.00
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Expedite Lien Release (free if released 7-10 days)	\$10.00
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Payoff Quote via Fax	\$10.00
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Copy of Loan Documents	\$5.00
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Loan Account History	\$2.00
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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

Returned Payment	Up to \$25.00
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Document/Statement Copy	\$5.00
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Card Replacement Fee	\$5.00
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Rush Card Mailing

Next Business Day	\$30.00
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3 Business Days	\$15.00
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Pay by Phone Fee	\$5.00
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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

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

