

Tropical Financial Credit Union

SCHEDULE OF FEES

Effective May 1, 2017

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

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	\$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. currency 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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Effective May 1, 2017

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
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All other Accounts	\$6.00
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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
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All other Accounts	\$15.00
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Outgoing - U.S.	\$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

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 in 6 months

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
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3x10 Size	\$72.00	5x10 Size	\$96.00
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10x10 Size	\$144.00	Key Deposit	\$10.00
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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

