

# Tropical Financial Credit Union

## SCHEDULE OF FEES

Effective May 1, 2017

### Monthly Service Fee - Checking Account

Premium Checking .....	<b>No Fee*</b>
*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 .....	<b>\$10.00</b>
Select Checking .....	<b>\$3.00</b>
Basic Checking .....	<b>\$7.00</b>
Gen Next Checking, Premier One Checking, Health Savings Account (HSA) .....	<b>No Fee</b>

### Card Valet

Premium .....	<b>No Fee</b>
Select .....	<b>No Fee</b>
Basic .....	<b>No Fee</b>
Gen Next .....	<b>No Fee</b>

### Electronic Services

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

### Account Fees

Duplicate Statement Copy .....	<b>\$5.00</b>
Paper Statements:	
Premium Checking, Premier One Checking, HSA Checking or Age 65+ .....	<b>No Fee</b>
All other Accounts .....	<b>\$1.00</b>
Overdraft Returned Item - Non-Sufficient Funds (NSF) or Uncollected Funds (includes automatic payments, and Debit MasterCard)	
Gen Next Checking .....	<b>\$25.00</b>
Premium Checking, Premier One or HSA Checking .....	<b>\$31.00</b>
Select Checking or Basic Checking .....	<b>\$36.00</b>
Savings Account .....	<b>\$36.00</b>
Overdraft Paid - Non-Sufficient Funds: (Overdraft Privilege)	
Gen Next Checking .....	<b>\$25.00</b>
Premium Checking, Premier One or HSA Checking .....	<b>\$31.00</b>
Select Checking or Basic Checking .....	<b>\$36.00</b>
Deposited Check Returned .....	<b>\$10.00</b>
Deposited Check Returned - Same Name Account:	
Gen Next Checking .....	<b>\$25.00</b>
Premium Checking, Premier One or HSA Checking .....	<b>\$31.00</b>
Select Checking or Basic Checking .....	<b>\$36.00</b>
Early Closing Fee - Savings Account if closed within 12 mo. of opening .....	<b>\$15.00</b>
Notary Services: (some restrictions may apply)	
Premium Checking, Premier One or HSA Checking .....	<b>No Fee</b>
All other Accounts .....	<b>\$5.00</b>
Non-Member .....	<b>\$10.00</b>

### Checking Accounts

Stop Payment (1 item) .....	<b>\$35.00</b>
Series of Stop Payments (lost or stolen - No Fee) .....	<b>\$35.00</b>
Copy of Check .....	<b>\$5.00</b>
Check Cashing Fee - Non-member .....	<b>\$6.00</b>
Incoming Collection Item .....	<b>\$20.00</b>
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 .....	<b>No Fee</b>
All other Accounts (per transfer occurrence) .....	<b>\$2.00</b>

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

TFCU ATM Locations .....	<b>No Fee</b>
Non-TFCU ATM Locations*:	
Premium Checking, Premier One Checking, HSA Checking or Gen Next Checking .....	<b>No Fee</b>
All other Accounts .....	<b>\$2.00</b>
*An additional Fee may be charged by the financial institution providing the ATM	

Point of Sale Transactions .....

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 .....	<b>1%</b>
Debit MasterCard purchases or cash advances in U.S. currency outside of U.S., Puerto Rico or U.S. Virgin Islands	<b>0.90%</b>

### ATM/Debit MasterCard Services

Reactivate Cancelled Account .....	<b>\$15.00</b>
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Effective May 1, 2017

Replacement Card .....	<b>\$10.00</b>
Fee to have card mailed to alternate address .....	<b>\$10.00</b>
Rush Fee (signature required on delivery)	
4 Business Days (U.S. Mail) .....	<b>\$25.00</b>
3 Business Days (express delivery) .....	<b>\$45.00</b>

**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) .....	<b>\$10.00</b>
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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) .....	<b>\$10.00</b>
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Returned Mail for Bad Address (monthly fee) .....	<b>\$5.00</b>
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Shared Services Center Transactions\*:

Savings Account (only) or Select Checking .....	<b>\$2.00</b>
All other Accounts .....	<b>No Fee</b>

\*Single or multiple transactions same account/per visit; Shared Services not available for Basic Checking

Account Research / Reconciliation (per hour - min. 1 hour) .....	<b>\$20.00</b>
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Loan Payment made by credit card via phone or web or from account at other financial institution via ACH .....	<b>\$7.50</b>
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Cashier's Checks

Premium Checking, Premier One or HSA Checking .....	<b>No Fee</b>
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All other Accounts .....	<b>\$6.00</b>
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Non-Member .....	<b>\$6.00</b>
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Levy, Garnishment, Administrative Orders Processing .....	<b>\$100.00</b>
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**Wire Transfer of Funds**

Incoming

Premium Checking, Premier One or HSA Checking .....	<b>No Fee</b>
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All other Accounts .....	<b>\$15.00</b>
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Outgoing - U.S. ....	<b>\$25.00</b>
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Outgoing - International .....	<b>\$45.00</b>
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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 .....	<b>No Fee</b>
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Select Checking or Savings Only .....	<b>\$1.00</b>
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To Request Incoming Transfer .....	<b>\$1.00</b>
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To Receive Incoming Transfer .....	<b>No Fee</b>
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Expedited Next-day Outgoing Popmoney or Funds Transfer (if available) .....	<b>\$3.00</b>
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Stop Payment (outgoing transfer) .....	<b>\$10.00</b>
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**Loans**

Consumer Loan Modification Fee .....	<b>\$50.00</b>
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Home Equity Loan Modification Fee .....	<b>\$250.00</b>
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Home Equity Subordination (non-refundable) .....	<b>\$150.00</b>
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Recording Satisfaction of Mortgage .....	<b>\$10.00</b>
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Expedite Lien Release (free if released 7-10 days) .....	<b>\$10.00</b>
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Payoff Quote via Fax .....	<b>\$10.00</b>
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Copy of Loan Documents .....	<b>\$5.00</b>
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Loan Account History .....	<b>\$2.00</b>
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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 .....	<b>Up to \$25.00</b>
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Document/Statement Copy .....	<b>\$5.00</b>
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Card Replacement Fee .....	<b>\$5.00</b>
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Rush Card Mailing

Next Business Day .....	<b>\$30.00</b>
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3 Business Days .....	<b>\$15.00</b>
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Pay by Phone Fee .....	<b>\$5.00</b>
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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 .....	<b>\$48.00</b>	5X5 Size .....	<b>\$60.00</b>
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3x10 Size .....	<b>\$72.00</b>	5x10 Size .....	<b>\$96.00</b>
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10x10 Size .....	<b>\$144.00</b>	Key Deposit .....	<b>\$10.00</b>
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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

