



## Fee & Service Charge Policy

Effective: January 1, 2016

This policy is intended to include pricing for most credit union services. Insurance and warranty products vary based upon the transaction and are disclosed in their own agreements at time of purchase.

### Deposit Account Fees

Non-Sufficient Funds (per item)	\$ 29.00
Stop Payment – Share Draft or ACH	\$ 29.00
Excess Share Withdrawals (per withdrawal, charged after 3 in a month)	\$ 2.00
Holiday Club Unscheduled Withdrawal	\$ 10.00
Premium Share minimum balance (charged if balance falls below account type minimum)	\$ 15.00
Money Market minimum balance (charged if account falls below account type minimum)	\$ 15.00
Statement or Share Draft – Copy	\$ 2.00
Replacement ATM/Debit Card	\$ 5.00
Foreign ATM/Debit card withdrawal (TFCU, Allpoint & MoneyPass ATM transactions are free)	\$ 1.00
Overdraft transfer (first 3 per month are free)	\$ 4.00
Share Account closing within 180 days of opening	\$ 25.00
Returned Statement (per each statement returned)	\$ 5.00
Dormant Account (per month beginning 24 months from last transaction)	\$ 5.00
Next Day Bill Pay	\$ 14.95
Outgoing Wire Transfer – Domestic (Individual)	\$ 12.00
Outgoing Wire Transfer – Domestic (Business)	\$ 15.00
Outgoing Wire Transfer – International (Individual)	\$ 50.00
Outgoing Wire Transfer – International (Business)	\$ 75.00
Incoming Wire Transfer – Domestic (Business)	\$ 10.00
Incoming Wire Transfer – International (Business)	\$ 25.00
Check Return Item Charge (Business Accounts Only)	\$ 15.00
Debit Card Dispute with Merchant/Filing Fee	\$ 15.00

### General Fees

Cashier's Check (Each) for Member (2 free per month)	\$ 3.00
Cashier's Check (Each) for Non-Member	\$ 10.00
Money Orders	\$ 5.00
Check cashing (non-members)	\$ 10.00
Certified Mail	\$ 7.50
Research Time – Per hour (1 hour minimum)	\$ 10.00
Legal Process	\$ 50.00
Verification of Deposit Letter	\$ 10.00
Car Fax	\$ 15.00
Overnight (Rush) Mail Service	cost
Signature Guarantee	\$ 5.00
Visa Gift Card	\$ 1.50
Visa Travel Money Card	\$ 5.00

### Loan Fees

Skip-a-pay	\$ 25.00
Online or Telephone Loan Payment Convenience Fee	\$ 10.00
Real Estate Origination Fee	1.00%
Real Estate Underwriting Fee	\$ 299.00
Mortgage Subordination Agreement Fee	\$ 300.00
Noting of Lien	cost
Delinquent Loan (varies based upon loan balance, type and/or payment)	varies

### Other Information:

The Credit Union (Trust Federal Credit Union), at its discretion, can terminate and/or close a member's checking account, Debit card, and/or ATM card privileges without advance notice. If a privilege or privileges are cancelled, the member will be notified. If the Credit Union believes the member will cause or has caused a loss to the Credit Union, the Credit Union reserves the right without advance notice to the member to turn over one or all of the member's accounts to an attorney or collection agency for collection. The member will be responsible for all collection and court fees that are applicable by law that are incurred by the Credit Union in collecting monies due. Each member agrees that the Credit Union may obtain any credit reference necessary.

The Credit Union reserves the right to charge accounts, which have unusual activity or require special processing.

Members hereby agree to the Fee Schedule covering accounts with Trust Federal Credit Union as they now or hereafter may be altered with further notice by the Board of Directors.