



Fee Schedule

Savings & Checking Fees – All Types:

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| Dormant Account Monthly Fee | |
| Share Savings (accounts under \$250 inactive for one year or more – waived for members under age 18) | \$10.00 |
| Inactivity Monthly Fee | |
| Money Market (accounts with balances under \$2500 after 12 months of inactivity)..... | \$5.00 |
| Share Draft/Checking (accounts with no activity after 180 days)..... | \$5.00 |
| S74 True Options Checking (monthly fee)..... | \$10.00 |
| S76 Mini Express Checking (per check fee after first 5 checks – this account is no longer offered) | \$0.75 |
| S78 Express Checking | \$0.00 |
| S79 Express Checking Plus (monthly maintenance fee if balance falls below \$500)..... | \$5.00 |
| S81 Business Checking (monthly maintenance fee if average balance falls below \$2,500) | \$10.00 |
| Check Deposits ... First 250 (per month)..... | FREE |
| Check Deposits ... 251+ (per month)..... | \$0.08 each |
| ACH Debits/Credits ... First 200 (per month) | FREE |
| ACH Debits/Credits... 201+ (per month)..... | \$0.05 each |
| Other Business Services – General Fees | |
| Cash Orders | 0.05% of total order |
| Coin Orders | 0.08% of total order |
| Loose Coin | 6% of total deposit |
| Fax Service | \$1.00 per page |
| Phone Transfer..... | \$2.00 each |
| Disposable Coin Bags (First 25 Free) | \$1.00 per bag |
| Disposable Deposit Bags (First 25 Free) | \$1.00/3 bags |
| Account closure fee (if closed by member within 6 months after open) | \$20.00 |
| Account reassignment (for lost/stolen checks) | \$15.00 |
| Account reopen fee | \$5.00 |
| Account verification | \$10.00 |
| Check cashing (members with only share account and average balance less than \$100)..... | \$5.00 |
| Foreign item (per item) | \$25.00 |
| Insufficient funds transaction (per transaction)..... | \$30.00 |
| MICR unreadable draft (per item – check will be cleared) | \$5.00 |
| Rejected ACH Item due to Incorrect Account Information..... | \$5.00 |
| Overdraft transfer from other share account (separate charge for each type of transaction) | \$5.00 |
| Privilege Pay overdraft (per occurrence; \$800 max. limit exclusive of fees. Member must deposit funds or obtain approved loan to cover an overdraft within 30 calendar days of occurrence)..... | \$30.00 |
| Returned deposited item (per item) | |
| Written by account owner | \$25.00 |
| Written by third party..... | \$10.00 |
| Stop Payment (member check, ACH item, or Credit Card Convenience Check) | \$18.00 |
| <i>Stop payments on checks are free when ordered online through Home Banking</i> | |
| Third Party CU Draft Fee (third party replacing Member Share Draft with a CU Draft)..... | \$5.00 |
| Prepaid Visa (Gift) Card | \$4.95 |

Card and ATM Fees

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| Card reopen (if previously closed by credit union) | \$5.00 |
| Replacement Fee for Lost or Stolen Card (more than once per 12 months) | \$5.00 |
| Rush delivery | \$30.00 |
| Transaction video/film processing (for incorrectly disputed transactions) | \$50.00 |

Other Service Fees

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|-----------------------------------|---------|
| Account research (per hour) | \$20.00 |
| ACH Origination | |

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| Setup..... | \$5.00 |
| Returned Item..... | \$10.00 |
| Document copies (per item; may also be subject to research fee) | |
| 1 year old or less | \$3.00 |
| Over 1 year old..... | \$5.00 |
| Escheats at point of remittance to the State..... | \$25.00 |
| Express Pay Bill Pay Service | |
| User fee per month, waived for first 60 days after registration..... | \$3.00 |
| Express Pay Stop Payment (per item) | \$20.00 |
| Express Pay Check Copies (per item) | \$10.00 |
| Express Pay Research | \$25.00 - \$30.00 |
| Express Pay Overdraft Transfer to Prevent NSF (per day)..... | \$5.00 |
| Invalid address (per month) | \$5.00 |
| Invalid address correction (notified by third party) | \$5.00 |
| IRA termination (closed within 6 months after opening) | \$50.00 |
| IRA payments prior to age 59.5 (fee assessed per withdrawal if more than 3 per calendar year) | \$25.00 |
| IRA dormancy fee for IRA accounts with balances less than \$100 (per month fee)..... | \$5.00 |
| IRA Transfer Fee – out of TNFCU to another FI | \$25.00 |
| IRS Notice of incorrect TIN | \$50.00 |
| Legal process (levy, garnishment, court order) | \$70.00 |
| Loan Documentation (pass through fee for securing and insuring loans) | varies based on cost |
| Loan Payment Adjustment/Reversal (member error) | \$10.00 |
| Over the Phone – 3 rd Party Payment | \$20.00 |
| Title and Registration Change due to name change | \$20.00 |
| Lien Release Fee (first one free) | \$15.00 |
| Subordination Fee for Real Estate Loans..... | \$25.00 |
| Skip Pay Fee (per payment skipped) | \$30.00 |
| Special Mailing or Other Services..... | varies based on cost |
| Stale Dated Credit Union Draft Stop Payment | \$18.00 |
| Stop Payment (Credit Union Draft – only if lost/stolen) | \$20.00 |
| Credit Union Draft | \$2.00 |
| Temporary counter checks (per 8 preprinted personal checks) | \$5.00 |
| Wire Transfer Fee (incoming) | \$10.00 |
| Wire Transfer Fee (outgoing US) | \$25.00 |
| Wire Transfer Fee (outgoing international)..... | \$50.00 |

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Federally Insured by NCUA.