



Fee Schedule

Savings & Checking Fees – All Types:

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

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

Account research (per hour)	\$20.00
ACH Origination	

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.