

TCC CREDIT UNION FEE SCHEDULE

Effective 10/1/2011 unless otherwise noted

New Account Membership Fee (Effective 1/1/2012) \$ 5.00

Share Account Closing Fee

(if closed within 90 days of opening) \$15.00

Mailed Paper Statement (Effective 1/1/2012)

(per statement) \$ 3.00

Electronic Statement No Charge

Wire Transfers:

Outgoing Wire (US) \$25.00

Outgoing Wire (International) \$50.00

Incoming Wire (Effective 12/1/2011) \$10.00

Returned Items:

On-Us Items Returned Unpaid \$35.00

Deposited Items Returned Unpaid \$35.00

Third Party Deposited Items Returned Unpaid \$10.00

Loan Payments Returned Unpaid (check or ACH) \$35.00

Returned Mail Fee \$ 7.00

Overdraft Items:

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

Items Paid in Overdraft \$35.00

Overdraft Protection transfer (per occurrence) \$ 2.00

Debit / ATM Cards:

New Debit / ATM card No Charge

Lost and/or Replaced Debit Card/ATM Card \$20.00

Replaced Debit/ATM Card
(Rush Order) \$20.00 + FedEx Chg

PIN # Reorder for Debit Card/ATM Card \$ 5.00

PIN # Reorder for Debit Card/ATM Card
(Rush Order) \$5.00 + FedEx Chg

ATM Card Transactions
(for non shared access locations/terminals) \$ 2.00*

*TCC Credit Union fee does not include the location/machine charge.

Debit/ATM surcharge at units owned by other FIs Varies

Debit/ATM Negative Withdrawal Fee \$35.00

Debit /ATM transactions paid/returned due to NSF/Overdraft \$35.00

Stop Payments:

Stop Payments on Checking/Money Market (per Item) \$30.00

Stop Payments on Teller Checks, Interest Checks (per Item) \$30.00

Research:

Member Requested Research on Account (minimum one hour) \$30.00 per hour

Member Requested Account Balancing Assistance (minimum one hour) \$30.00 per hour

Dormant Account Research (minimum one hour) \$30.00 per hour

Account History Per Page \$ 5.00

Duplicate Statement Per Page (Effective 1/1/2012) \$10.00

Garnishment/Levy Holds Placed (per account) \$30.00

Monthly Non-Individual Checking fee \$10.00

Copy of Check (Member or Teller) \$ 5.00

Third Party Teller Check Withdrawals
(First three in one month free) (per withdrawal) \$ 5.00

Check Orders Varies with style

Phone/Fax/E-Mail Account Transfers by TCC CU representative (per transfer) \$ 5.00

Cash Advance Charge-Back Fee \$30.00

Check by Phone (per check) \$20.00

Online Check or Credit Card Payment \$ 9.00

Collections:

Incoming \$30.00

Outgoing \$30.00