

Telcoe Federal Credit Union

Disclosed Fees

Miscellaneous Fees	Fee Amount	Draft Account Fees	Fee Amount
Account Charge Off Fee (per occurrence)	\$25.00	Bill Payment Fee (Assessed at time of transaction)	
Account Closure/Reopen with New Account Number	\$30.00	Budget Draft - Monthly Service Charge (Avg balance<\$750)	\$6.00
Account History Print-Out (since last statement)	\$3.00	Business Checking - Monthly	\$8.00
Account Research/per hr (Min 1 Hour)	\$20.00	Check Printing	Varies
Cashier's Check (per check)	\$3.00	Dormant Draft Account (60 days no activity, balance < \$200.00)	\$6.00
Check Cashing per item (free if direct deposit)	\$3.00	Basically Awesome Checking (monthly)	\$6.00
Christmas Club - Early Withdrawal	\$10.00	Market Investor Checking (monthly)	\$6.00
		(waived if daily balance single membership account is >\$10,000 OR \$1,000 in monthly e-deposits and 15+ MasterCard Check Card point of sale transactions during month)	
Collection Items (per item)	\$10.00	NSF (Insufficient Funds) (per occurrence)	\$30.00
Corporate Check Collection (per item)	\$20.00	Overdraft Fee Quarter Plus (per occurrence/max of 6/month)	\$12.00
Credit Research (per creditor)	\$20.00	Overdraft Fee Savings (per occurrence/max of 6/month)	\$12.00
Deposited Item Return (per item)	\$10.00	Photocopy of Check (per check)	\$2.00
Deposited Item Return (your bank - per item)	\$25.00	Premier Checking Below Minimum (monthly)	\$10.00
Dormant Share Account (2 years no activity) Monthly	\$6.00	Temporary Checks (per set of 4)	\$2.00
Early Membership Closure (prior to 6 months per membership)	\$10.00	Unlimited Checking (per month)	\$6.00
Escheatment Fee (per account/item)	\$50.00	(waived if \$500 in monthly e-deposits and 15+ MasterCard Check Card point of sale transactions during month)	
Excessive Qtr Plus Withdrawal (monthly, per occurrence > 3)	\$10.00		
Excessive Share Withdrawal (monthly, per occurrence > 2)	\$5.00		
Fax Payoff Request -Consumer Loans (per request)	\$10.00		
Garnishment/Levy (per item)	\$100.00		
Guardianship Account (monthly)	\$5.00		
HSA Accounts (annually if balance < \$500.00 on Dec 31)	\$30.00		
International Currency Order (per request)	\$40.00		
IRA Accounts (annually if balance < \$500.00 on Dec 31)	\$30.00		
IRA Self-Directed Brokerage Account (Annually)	\$30.00		
IRA/HSA Closure (each occurrence)	\$30.00		
IRA/HAS Partial Transfer to another FI (without closure)	\$30.00		
Loan Application Fee (per loan application)	\$15.00		
Loan Extension (% of payment per loan)	10.00%		
Loan Late Payment Fee (5% of payment amount-min \$25.00)	Varies		
Medallion Stamp (Members Only)	Free		
Mortgage Payoff Request (per request)	\$50.00		
Notary Service (Members Only)	Free		
Paper Statement Fee (per statement)	\$3.00		
(Waived if enrolled in e-statements, over age 68, or aggregate balance over \$5,000)			
Phone Payment (per occurrence via debit card)	\$9.00		
Quarter Plus Below Minimum (monthly)	\$3.00		
Recovery Fee (Reopen previous charge-off loan account-non BI)	\$100.00		
ACH Origination Fee (per occurrence)	\$10.00		
Returned Paper Statement (per occurrence)	\$7.00		
Returned Electronic Statement (per occurrence)	\$3.00		
Rush Delivery (postage assessed in addition to fee)	\$20.00		
Skip Payment (10% of payment, \$10 min/\$40 max)	Varies		
Stock Transfer (per company)	\$100.00		
Statement Reconciliation (per hour, minimum 1 hour)	\$20.00		
Statement Reprinting (per statement)	\$5.00		
Stop Payment (per item)	\$30.00		
Subordination Agreement (per Telcoe prepared agreement)	\$150.00		
Verification of Deposit (per request)	\$10.00		
Wire - Incoming Domestic (per wire)	\$10.00		
Wire - Outgoing Domestic (per wire)	\$20.00		
Wire - Outgoing International (per wire)	\$50.00		

Check Card and ATM Fees	Fee Amount
ATM Balance Inquiries (per occurrence)	\$1.00
ATM Only Card (Issuance Fee; Reissue Fee - Exclusions Apply)	\$10.00
ATM Transfers (per occurrence)	\$1.00
Check Card Replacement (Lost/Stolen)	\$15.00
ATM Foreign Transaction	\$1.50

MasterCard Credit Card Fees	Fee Amount
Balance Transfer Fee (% of transfer amount)	3.00%
Cash Advance (% of cash amount; minimum of \$10.00)	3.00%
Late Payment Fee (per occurrence)	Up to \$37.00
MasterCard Replacement Credit Card Fee (per occurrence)	\$20.00
MasterCard Returned Payment (per occurrence)	Up to \$37.00
Paper Statement Fee (per month)	\$2.00

Safe Deposit Box Fees	Fee Amount
Initial Setup (per box)	\$3.00
Lost Key/Drilling (per occurrence)	Cost
2x5 (per year)	\$13.00
3x5 (per year)	\$16.00
3x10 (per year)	\$28.00
4x10 (per year)	\$33.00
5x10 (per year)	\$38.00
6x10 (per year)	\$45.00
10x10 (per year)	\$71.00