

Tropical Financial Credit Union

BUSINESS SCHEDULE OF FEES

Effective May 1, 2021

Monthly Service Fee

Business Savings Account	No Fee
Business Money Market Account	No Fee
Select Business Checking	\$5.00*
*Monthly service fee waived with one of the following:	
Maintain a minimum average monthly balance of \$5,000 or	
A business loan \$50,000 minimum outstanding balance (credit card excluded)	
+combined business account balances	
Premium Business Checking	\$10.00*
*Monthly service fee waived with one of the following:	
Maintain a minimum average monthly balance of \$10,000 ** or	
a business loan of \$50,000 minimum outstanding balance (credit card excluded)	
** combined business account balances; up to 3 checking accounts under one business member account at no additional fee.	
Interest Business Checking	\$15.00
Per Item Fee (all accounts)	No Fee

Electronic Services

Online Mobile Banking	No Fee
Bill Pay	No Fee
Bill Pay – Non usage fee applies if signed up and do not pay at least 1 bill per month (all checking accounts)	\$5.00
Home Branch	No Fee
Finance	No Fee

ATM / Business Debt MasterCard Transactions (withdrawals, transfers, inquiries)

TFCU ATM Locations	No Fee
Non-TFCU ATM Locations *	\$2.00
*An additional fee may be charged by the financial institution providing the ATM Point of Sale Transactions	
Point of Sale Transactions	No Fee
International Transactions (procession fee)	
Debit MasterCard purchases or cash advances in non-U.S currency outside of U.S., Puerto Rico or U.S. Virgin Islands	1%
Debit MasterCard purchases or cash advances in U.S currency outside of U.S., Puerto Rico or U.S. Virgin Islands	1%
Replacement Business Debit MasterCard / ATM card	\$5.00
Reactivate Cancelled Account Business Debit MasterCard / ATM Card	\$15.00
Fee to have card mailed to alternate address	\$10.00
Rush Fee (2 business days – signature required on delivery)	\$40.00

Miscellaneous Fees

Overdraft Returned Item Fee (including automatic payments and Debit MasterCard)	
Non-sufficient Funds (NSF) or Uncollected Funds	
Premium Checking and Interest Business Checking	\$31.00
Select Business Checking	\$36.00
Overdraft Paid-Non-Sufficient Funds (Courtesy Pay)	
Premium Checking and Interest Business Checking	\$31.00
Select Business Checking	\$36.00
Deposited Check Returned	\$10.00
Deposited Check Returned – same name account:	
Premium Checking, Interest Business Checking, and Savings Accounts	\$31.00
Select Business Checking	\$36.00
Overdraft Transfer Fee	\$2.00
Closing Fee (per suffix) for account open less than 6 months	\$20.00
Outgoing Wire Transfers:	
Domestic (U.S.)	\$25.00
International	\$45.00
Paper Statement	\$2.00
Duplicate Statement	\$5.00
Copy of Check	\$5.00
Copy of Tax Form	\$5.00

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Incoming Collection Item	\$20.00
Notary Services (some restrictions may apply):	
Members	No Fee
Non-Member	\$10.00
Check Printing – cost varies depending on style	
Account Research / Reconciliation Fee (per hour, 1 hour minimum)	\$20.00
Check Cashing Fee for Non-Member	\$5.00
Cashier's Checks:	
Premium Business Checking or Interest Business Checking	No Fee
Select Business Checking	\$6.00
Non-Member	\$10.00
Cashier's Check Replacement (for lost, destroyed, or stolen Cashier's Checks)	\$35.00
ACH (Late Return)	\$45.00

Dormant Accounts

Monthly inactivity fee assessed on Business Savings accounts with less than \$2,000 balance; no activity for 12 months; and no other TFCU products (checking, business loan, CD or Business Money Market account)	\$10.00
Monthly inactivity fee assessed on Business Checking accounts with less than \$2,000 balance; no activity for 12 months; and no other TFCU products (checking, business loan, CD or Business Money Market account)	\$10.00
Escheat Account processing	\$25.00
Returned Mail for Bad Address (monthly fee)	\$5.00
Stop Payments (1 item or series)	\$35.00
Shared Service Center Transactions:	
Shared Branch Research Fee (per hour)	\$20.00
Shared Branch Return Item Deposit Fee	\$15.00
Premium Business Checking or Interest Business Checking	No Fee
Select Business Checking or Savings Account (only)	\$2.00
Levy, Garnishment, Administrative Orders Processing	\$100.00
Recording Satisfaction of Mortgage	\$10.00
Expedite Lien Release (free if released 7-10 days)	\$10.00
Payoff Quote via Fax	\$10.00
Copy of Loan Documents	\$5.00
Loan Account History	\$2.00

MasterCard Credit Card Services

Cash Advance Fee – 3% of amount of each advance	
Late Payment Fee – up to \$25 for the first late payment and up to \$30 each if 2 or more late payments in 6 months	
Returned Payment	Up to \$25.00
Document / Statement Copy	\$5.00
Card Replacement Fee	\$5.00
Rush Card Mailing	\$40.00
Pay by Phone Fee	\$5.00
Foreign Transaction – 1% of each foreign transaction in U.S. dollars	

Fees are subject to change. We will provide a notice of any change in the Business Schedule of Fees as required by law.

Federally Insured by the NCUA

