

# Tropical Financial Credit Union

## SCHEDULE OF FEES

Effective July 22<sup>nd</sup>, 2016

### Monthly Service Fee – Checking Account

Premium Checking .....	No Fee*
*With 1 or more of the following:	
• Direct Deposit <sup>1</sup> of at least \$500 monthly to savings or checking	
• Maintain \$1500.00 minimum daily balance in checking	
• First Mortgage with TFCU	
Otherwise, \$10 monthly service fee will apply .....	\$10.00
Select Checking .....	\$3.00
Basic Checking .....	\$7.00
Gen Next Checking, Premier One Checking, Health Savings Account (HSA) .....	No Fee

### Card Valet

• Premium	No Fee
• Select	\$1.00
• Basic	\$1.00
• Gen Next	No Fee

### Electronic Services

Mobile Banking .....	No Fee
Online Banking .....	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
HomeBranch .....	No Fee
Finance Works .....	No Fee

### Account Fees

Duplicate Statement Copy .....	\$5.00
Paper Statements:	
• Premium Checking, Premier One Checking, HSA Checking or Age 65+ .....	No Fee
• All other Accounts .....	\$1.00
Overdraft Returned Item – Non-Sufficient Funds (NSF) or Uncollected Funds (includes automatic payments, and Debit MasterCard)	
• Gen Next Checking .....	\$25.00
• Premium Checking, Premier One or HSA Checking.....	\$31.00
• Select Checking or Basic Checking.....	\$36.00
• Savings Account .....	\$36.00
Overdraft Paid – Non-Sufficient Funds: (Overdraft Privilege)	
• Gen Next Checking .....	\$25.00
• Premium Checking, Premier One or HSA Checking .....	\$31.00
• Select Checking or Basic Checking .....	\$36.00
Deposited Check Returned .....	\$10.00
Deposited Check Returned – Same Name Account:	
• Gen Next Checking .....	\$25.00
• Premium Checking, Premier One or HSA Checking .....	\$31.00
• Select Checking or Basic Checking .....	\$36.00
Early Closing Fee – Savings Account if closed within 12 mo. of opening .....	\$15.00
Notary Services: (some restrictions may apply)	
• Premium Checking, Premier One or HSA Checking .....	No Fee
• All other Accounts .....	\$5.00
• Non-Member (Shared Service Members Only).....	\$10.00

### Checking Accounts

Stop Payment (1 item) .....	\$35.00
Series of Stop Payments (lost or stolen – No fee) .....	\$35.00
Copy of Check .....	\$5.00
Check Cashing Fee – Non-member .....	\$6.00
Incoming Collection Item .....	\$20.00
Check Printing – costs varies depending on style* Free Checks for age 65+	
Overdraft Transfer Fee - transfer from Savings, Personal Signature Loan (PSL) or Personal Line-of-Credit (PLOC)	
• Premium Checking, Premier One .....	No Fee
• All other Accounts (per transfer occurrence) .....	\$2.00
ATM/Debit MasterCard Transactions (withdrawals, transfers, inquiries)	
TFCU ATM Locations .....	No Fee
Non-TFCU ATM Locations*	
• Premium Checking, Premier One Checking, HSA Checking or Gen Next Checking .....	No Fee
• All other Accounts .....	\$2.00
*An additional Fee may be charged by the financial institution providing the ATM	
Point of Sale Transactions .....	No Fee
International Transactions (processing 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. dollars outside of U.S., Puerto Rico or U.S. Virgin Islands.....	0.90%
<b>ATM/Debit MasterCard Services</b>	
Reactivate Cancelled Account .....	\$15.00

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Replacement Card .....	\$10.00		
Fee to have card mailed to alternate address .....	\$10.00		
Rush Fee (signature required on delivery)			
4 Business Days (U.S. Mail) .....	\$25.00		
3 Business Days (express delivery) .....	\$45.00		
<b>Dormant Account</b>			
Monthly inactivity fee assessed on Savings accounts of members age 24 and over with less than \$2000 balance; no activity for 12 months; and no other TFCU products (checking, consumer loan, CD, IRA, HSA, Premier One, Money Market, Holiday Club).....	\$10.00		
Monthly inactivity fee assessed on Checking accounts of members age 24 and over with less than \$2000 balance; no activity for 12 months; and no other TFCU products (consumer loan, CD, IRA, HSA, Premier One, Money Market, Holiday Club) .....	\$10.00		
Returned Mail for Bad Address (monthly fee) .....	\$5.00		
Shared Services Center Transactions*			
Savings Account (only) or Select Checking .....	\$2.00		
All other Accounts .....	No Fee		
*Single or multiple transactions same account/per visit; Shared Services not available for Basic Checking.			
Account Research / Reconciliation (per hour – min. 1 hour) .....	\$20.00		
Loan Payment made by credit card via phone or web or from account at other financial institution via ACH .....	\$7.50		
Cashier's Checks:			
Premium Checking, Premier One or HSA Checking .....	No Fee		
All Other Accounts .....	\$ 6.00		
Non-Member .....	\$ 6.00		
Levy, Garnishment, Administrative Orders Processing .....	\$100.00		
<b>Wire Transfer of Funds:</b>			
Incoming			
Premium Checking, Premier One or HSA Checking .....	No Fee		
All other Accounts .....	\$15.00		
Outgoing – U.S. ....	\$25.00		
Outgoing – International .....	\$45.00		
<b>Popmoney Transfer or Funds Transfer (not available for Basic Checking)</b>			
Popmoney (person-to-person) or Funds Transfer (external account-to-account) - Outgoing			
Premium Checking, GenNext Checking, Premier One .....	No Fee		
Select Checking or Savings only .....	\$1.00		
To Request Incoming Transfer .....	\$1.00		
To Receive Incoming Transfer.....	No Fee		
Expedited Next-day Outgoing Popmoney or Funds Transfer (if available) .....	\$3.00		
Stop Payment (outgoing transfer) .....	\$10.00		
<b>Loans</b>			
Consumer Loan Modification Fee .....	\$50.00		
Home Equity Loan Modification Fee .....	\$250.00		
Home Equity Subordination (non-refundable) .....	\$150.00		
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		
<b>Credit Card Services</b>			
Cash Advance Fee – 3% of amount of each advance			
Late Payment Fee – up to \$25.00 for the first late payment and up to \$30.00 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			
Next Business Day .....	\$30.00		
3 Business Days .....	\$15.00		
Pay by Phone Fee .....	\$5.00		
Foreign Transaction – 1% of each foreign transaction in U.S. dollars			
Safe Deposit Boxes: (Annual Fees) Fees effective as of August 1, 2016			
<b>(New Rentals of Safe Deposit Boxes are no longer being offered as of May 1, 2016)</b>			
3X5 Size .....	\$48.00	5X5 Size.....	\$60.00
3X10 Size.....	\$72.00	5X10 Size.....	\$96.00
10X10 Size .....	\$144.00	Key Deposit \$10.00	



**Tropical Financial Credit Union**  
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*Effective July 22<sup>nd</sup>, 2016*

*A direct deposit is an automatic electronic deposit of funds to a savings or checking account.  
Fees are subject to change. We will provide a notice of any change in the Schedule of Fees as required by law.  
For business accounts, see separate Business Schedule of Fees*

Federally Insured by the NCUA