

TTCU Federal Credit Union
SERVICE CHARGES

Effective September 1, 2026

SAVINGS ACCOUNT FEES

Savings

**LevelUp
Savings**

If the account balance drops below \$100.00 and the member is not using any other TTCU products*	\$5.00/month	.00
Bad address fee	\$5.00/month	.00
Savings Reinstatement Fee	\$5.00 per occurrence	.00
Insufficient Funds (including closed accounts)	\$24.00 per item	.00

* This fee does not apply to accounts opened less than 180 days or the primary member is less than 26 years of age.

ATM ACCESS, CHECKING, & MONEY MARKET ACCOUNT FEES (Per Item)

	<u>ATM</u> <u>Access</u>	<u>Fresh Start</u>	<u>Classic</u>	<u>Free</u>	<u>MMA</u>
Non-Sufficient Funds (includes closed accounts)	\$24.00	\$24.00	\$24.00	\$24.00	\$24.00
Courtesy Pay***	N/A	\$24.00	\$24.00	\$24.00	N/A
Overdrafting***	N/A	\$0.00	\$0.00	\$0.00	\$0.00
Check Copy	N/A	\$3.00 ea.	\$3.00 ea.	\$3.00 ea.	\$3.00 ea.
Reconciliation after 1 st 15 minutes	\$15.00 hr	\$15.00 hr	\$15.00 hr	\$15.00 hr	\$15.00 hr
Account Research after 1 st 15 minutes	\$10.00 hr	\$10.00 hr	\$10.00 hr	\$10.00 hr	\$10.00 hr
Account Research item copies	\$1.00 ea.	\$1.00 ea.	\$1.00 ea.	\$1.00 ea.	\$1.00 ea.
Stop Payment	N/A	\$24.00	\$24.00	\$24.00	\$24.00
Statement Copy/Page	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
Reposting	\$24.00	\$24.00	\$24.00	\$24.00	\$24.00
Replacement of lost or stolen ATM/Visa Check Card/PIN	\$5.00	\$5.00	\$5.00	\$5.00	N/A
Monthly Service Charge**	\$10.00	\$10.00	\$0.00	\$0.00	\$0.00
If balance falls below \$250.00 on any day of the month	\$0.00	\$0.00	\$.20/draft	\$0.00	\$0.00
Check Printing Fees	N/A	Prices Vary	Prices Vary	Prices Vary	Prices Vary
Low balance fee (less than \$2500 in account)	\$0.00	\$0.00	\$0.00	\$0.00	\$12.00/item
Excess Transaction Fee (after 3 rd transaction per month)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**First month fee waived after account opening.

***A fee may be imposed for each transaction paid by TTCU that exceeds your available balance. Payment of overdrafts is discretionary and TTCU reserves the right not to pay. ATM and everyday debit card overdrafts are not paid unless you have consented to Courtesy Pay Plus. See the Courtesy Pay and Overdraft Agreements for complete terms and conditions.

OTHER FEES

Collection Item Fee	\$12.50 domestic ea. \$25.00 foreign ea.
Deposit Verification	\$12.00 ea.
Wire Transfers – Domestic (outgoing)	\$10.00 ea.
Wire Transfers - Foreign (outgoing)	\$30.00 ea.
Over-the-Counter Check Withdrawal	\$1.00/item
Instant Payments - RTP® or FedNow® (outgoing)	\$1.00/item
Foreign Transaction Fee (Visa Fee)****	Up to 1% Foreign Currency per transaction Up to 0.8% US Currency per transaction
Medallion Signature Guarantee Stamp	\$25.00 ea.

****All transactions processed outside of the United States, even if the member is located within the United States (which may include internet transactions), will be charged a foreign transaction fee.