

**TTCU Federal Credit Union
SERVICE CHARGES**

DATE:

7/25/2017

SHARE ACCOUNT FEES

If the account balance drops below \$100.00 and the member is not using any other TTCU products	\$5.00/month*
Bad address fee	\$5.00/month
Excess Share Withdrawal (for each withdrawal after 24 th withdrawal in a calendar year)	\$1.00
Share Reinstatement Fee	\$5.00
Non-Sufficient Funds (Electronic), including closed accounts	\$22.00
Deposited Item Returned (Account Owner Maker)	\$22.00
Deposit Item Returned (Non-Account Owner Maker)	\$10.00

* 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 ACCESS</u>	<u>Fresh Start</u>	<u>Rewards</u>	<u>Classic</u>	<u>Free</u>	<u>MMA</u>
Non-Sufficient Funds (includes closed accounts)	\$22.00	\$25.00	\$22.00	\$22.00	\$22.00	\$22.00
Courtesy Pay**	N/A	\$22.00	\$22.00	\$22.00	\$22.00	
Deposited Item Ret. (Acct. Owner Maker)	\$22.00	\$25.00	\$22.00	\$22.00	\$22.00	\$22.00
Deposit Item Returned	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Draft Copy	N/A	\$3.00 ea.	\$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	\$15.00 hr
Account Research after 1 st 15 minutes	\$10.00 hr	\$10.00 hr	\$10.00hr	\$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.	\$1.00 ea.
Stop Payment	N/A	\$25.00	\$22.00	\$22.00	\$22.00	\$22.00
Overdrafting	N/A	\$5.00	\$3.00	\$3.00	\$5.00	
Statement Copy/Page	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
Reposting	\$22.00	\$25.00	\$22.00	\$22.00	\$22.00	\$22.00
Replacement of lost or stolen ATM/Visa Check Card/PIN	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	
Monthly Service Charge	\$10.00	\$10.00	\$6.00			
If balance falls below \$250.00 on any day of the month				\$.20/draft		
Check Printing Fees	N/A	Prices Vary	Prices Vary	Prices Vary	Prices Vary	Prices Vary
Excess Withdrawal Fee (after 3 rd item per month)						\$12.00/item
Excess Transfer Fee (after 3 rd transfer per month)						\$12.00/transfer
Low balance fee (less than \$2500 in account)						\$12.00/item

**Member in good standing, 18 years old and older, 60-day waiting period on new checking accounts. A \$22 fee is imposed for overdrafts resulting in a negative balance created by checks, ATM withdrawals, or by other electronic means. Negative balance must be repaid within 30 days. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing. We do not pay overdrafts resulting from ATM and debit card transactions unless you have affirmatively consented to this service. However, if an ATM or debit card transaction is authorized against available funds, the transaction will post to the corresponding account even if funds are no longer available at the time of posting. Please refer to the Membership and Account Agreement for additional information about courtesy pay.

OTHER FEES (Per Item)

Collection Item Fee	\$12.50 domestic \$25.00 foreign
Deposit Verification	\$12.00
Wire Transfers (outgoing) Use Fax#: 918-747-2976	\$10.00
Wire Transfers (incoming) Use Fax#: 918-747-2976	\$8.00
Wire Transfers (foreign) Use Fax#: 918-747-2976	\$30.00
Garnishment or Levy	\$20.00
Over-the-Counter Check Withdrawal	\$1.00/item
International Debit Card Transactions (Visa Fee)	Up to 1% Foreign Currency Up to 0.8% US Currency
Medallion Signature Guarantee Stamp	\$25.00