

**TTCU Federal Credit Union
SERVICE CHARGES**

DATE: Effective January 4, 2023

SHARE 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
Share Reinstatement Fee	\$5.00 per occurrence	.00
Non-Sufficient Funds (Electronic), including closed accounts	\$24.00 per presentment	.00
Deposited Item Returned (Account Owner Maker)	\$24.00 per presentment	.00
Deposit Item Returned (Non-Account Owner Maker)	\$10.00 per presentment	.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 Presentment)

	<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)	\$24.00	\$24.00	\$24.00	\$24.00	\$24.00	\$24.00
Courtesy Pay**	N/A	\$24.00	\$24.00	\$24.00	\$24.00	N/A
Deposited Item Ret. (Acct. Owner Maker)	\$24.00	\$24.00	\$24.00	\$24.00	\$24.00	\$24.00
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	\$24.00	\$24.00	\$24.00	\$24.00	\$24.00
Statement Copy/Page	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
Reposting	\$24.00	\$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	\$5.00	N/A
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
Low balance fee (less than \$2500 in account)						\$12.00/item

**In paying transactions through Courtesy Pay, your checking account may go negative by up to a maximum of \$500 (\$200 for Fresh Start Checking), including any and all fees and charges. Member in good standing, 18 years old and older, 60-day waiting period on new checking accounts. A \$24 fee will be imposed on each transaction submitted and paid that exceeds your available account balance. 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 will not pay overdrafts for ATM and everyday 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 and the Courtesy Pay and Overdraft Agreement.

OTHER FEES

Collection Item Fee	\$12.50 domestic ea. \$25.00 foreign ea.
Deposit Verification	\$12.00 ea.
Wire Transfers (outgoing)	\$10.00 ea.
Wire Transfers (incoming)	\$8.00 ea.
Wire Transfers (foreign)	\$30.00 ea.
Garnishment or Levy	\$20.00 ea.
Over-the-Counter Check Withdrawal	\$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.