

FEE SCHEDULE (06/01/21)

Share Savings Account

- Par value of one share\$25.00
- MAA Below minimum withdrawal.....\$5.00
- Account Closure\$10.00/Account if closed within 90 days of opening
- Reopening Account\$5.00/Account if reopened within 90 days of account closure
- Monthly Share 01 Service Fee.....\$3.00 per month
 - Savings 01 Only.
 - Account balances under \$250 on last day of the month.
 - *\$250 minimum to earn dividends.
 - Account owner is over 17 and under 60 years of age
- Inactive Account \$5.00 per month after:
 - 12 months of no activity (share savings' 01 only)
- Backup Withholding Setup.....\$10.00 each
- Escheat Notice\$2.00/Item
- Recovery of Abandoned Property for Member.....\$15.00/Occurrence
- Incorrect Taxpayer Identification Number (TIN).....\$10.00
- Coin Processing (Rolled)Up to \$100.00 free / \$5.00 flat fee after

Share Draft Checking Account

- Premier Service Charge:.....\$4.00/Month see conditions in section 5
- Stop Payment Fee\$27.00 each
- Temporary Checks\$2.50 a page/4 per page
- Box of ChecksVaries, Senior Checking - free/ 2 boxes custom image check annually.

Overdraft & Non-Sufficient Funds (NSF)

Manual Item Processing

When the Available Balance in your account is not enough to cover a transaction, we charge a fee. When this happens, we do one of two things: it will either be paid or returned.

If you deposit a check that is returned unpaid it may be debited from your account. This is considered Manual Item Processing, as well as items that require special handling.

- Overdraft Protection (Shares)\$8.00 each
- Resubmission\$10.00
- Manual check processing\$30.00/Item (max \$150 per day)
- Check Deposit or Cashed Returned unpaid.....\$30.00
- Courtesy pay.....\$27.00/Item

Other Services

- Non-Member Conversion\$15.00/Check (Share draft to cashier's check)
- Cashier's Check 1 Free per month \$5.00/each thereafter
- Copy of Cashier's Check\$3.00 each
- Cashier's Check Replacement\$20.00 each
- Notary Service.....\$15.00/Signature (Must make appointment)
- Research, 1 hour minimum\$25.00/Hour
- Legal Process\$50.00/Item
- Items Sent For Collection.....\$15.00/Item +Cost
- Verification of Deposits (VOD).....\$10.00/each
- Mexico Release Letter.....\$15.00
- IRA TRANSFER Fee.....\$10.00
- IRA Account Closure\$15.00/Account
- Annual IRA administration fee.....\$12.00
- Return Mail Fee.....\$5.00

Wire Transfers

- Wire Transfer (Incoming).....\$15.00/Domestic \$30.00 International
- Wire Transfer (Outgoing).....\$20.00/Domestic \$35.00 International
- International Wire Transfer Tracer\$20.00/each

Copy Fees

- Statement Copy No Charge

EFT

- ATM Photo Verification.....\$10.00
- ATM Research.....\$25.00 (per hour)
- ATM Transaction.....Free /Tucoemas ATM
- ATM Transaction\$2.00/Non-TFCU ATM
- ATM Withdrawal/Transfer Fee..... 12 Free per month \$1.00/each thereafter
- ATM / POS Overdraft Fee.....\$30.00
- Network Transaction Overdraw.....\$30.00
- Point of Sale Transaction Debit/ATM \$1.00 each
- Non-TFCU ATM Balance Inquiry\$1.00 each
- Replacement Debit Card\$10.00/Card
- Debit Card Dispute of Valid Charge.....\$20.00 each
- Sales Receipt Copy\$10.00/Copy
- Rush Debit Card\$51.00/Occurrence
- Rush Debit PIN\$51.00/Occurrence
- International Transaction1% for transactions where International Service Assessment is applied
- Withdrawals on Insufficient Funds.....\$30.00
- Return or Unpaid Electronic Transfer Debit.....\$30.00
- Stop Payment Order for EFT Transactions\$27.00/Order
- Home Banking Free
- Bill Pay Service\$5.00/Month (free with eStatement)
- Bill Pay Check Copy.....\$15.00
- Bill Pay Stop Payment.....\$27.00
- Check by Phone Processing\$5.00 (online) \$10.00 (TFCU Rep)

Safe Deposit Box

- Forced Entry (Pre-paid)Actual cost plus \$25.00
- Key Deposit\$15.00/Key

The rates appearing in this Schedule are accurate as of the Last Dividend Declaration Date indicated on this Truth-In-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.



P.O. Box 5011, Visalia, CA 93278-5011 Fax: (559) 737-5787

VISALIA BRANCHES

614 S Akers
2300 West Whitendale
Visalia, CA 93277
Phone: (559) 732-8892

TULARE BRANCH

2083 E Bardsley Ave
Tulare, CA 93274
Phone: (559) 687-1925

PORTERVILLE BRANCH

1389 West Henderson
Porterville, CA 93257
Phone: (559) 784-8528

FEDERALLY INSURED BY NCUA

© CUNA Mutual Group, 1993, 2002