

Share Account Fees

Account History	NO CHARGE
Statement Copy (per page)	\$1.00
Research or Reconcile Account	\$20.00/hr Min \$15.00
Re-presented Check - Deposit	NO CHARGE
Returned Check - Deposit	\$10.00
Non Sufficient Funds -Fee applies when overdraft is created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	\$28.00
Dormant Account (Inactive for 6 mo. & balance below \$100.)	\$10.00
Return Mail because of a incorrect address (per piece)	\$2.00
Close Share Account within 6 months	\$25.00
Check Cashing Fee - 19 and older w/balances less than \$100.	\$3.00

Share Draft Fees

Account History	NO CHARGE
Statement Copy (per page)	\$1.00
Research or Reconcile Account	\$20.00/hr Min \$15.00
Re-presented Check - Deposit	NO CHARGE
Returned Check - Deposit	\$10.00
Non Sufficient Funds -Fee applies when overdraft is created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	\$28.00
Non-Sufficient Fund Transfer from Sav. per transfer	NO CHARGE
Copy of Paid Draft - 1 year ago and older	\$3.25
Stop Payment -one item or block of checks - Fee REDUCED	\$10.00
Money Market Monthly fee balance falling below \$6,500.	\$10.00
Dormant Account (Inactive for 6 mo. & balance below \$100.)	\$10.00
Return Mail because of a incorrect address (per piece)	\$2.00
Close Regular Share Draft within 6 months of opening	\$25.00
Close Benefits Plus Checking within 6 months of opening	\$25.00
Share Draft Printing Order	Prices vary based on draft style selection
ID Theft Fee	\$ 1.95 per month

Loan Fees

Account History	NO CHARGE
Return Check on Loan payment	\$12.50
Late Fee	5% after 10 days, \$15.00 minimum
Research or Reconcile Loan Status & Balances	\$20.00/hr Min \$15.00
Return Mail because of a incorrect address (per piece)	\$2.00
Denied Loan Applicant reapplies w/i 30 days at TBFCU	\$10.00
Check by Phone per check	\$5.00

ATM Fees

Account History	NO CHARGE
Statement Copy (per page)	\$1.00
ATM(per foreign Star transactions/inquiry)	\$1.50
ATM Empty Envelope Deposit	\$15.00
ATM / Debit Card replacement	NO CHARGE
ATM Non Sufficient Funds	\$28.00
Research or Reconcile Account	\$20.00/hr Min \$15.00

ACH Fees

Wire Transfer Outgoing	\$20.00
Wire Transfer Incoming	\$10.00
ACH Non Sufficient Funds that overdraws account.	\$28.00
ACH Returns	\$28.00
Research or Reconcile Account	\$20.00/hr Min \$15.00

VISA

VISA - set up fee	All	NO CHARGE
VISA Overlimit	All	\$20.00
VISA Late Fee	All	5%of pymt due or \$20 min.
VISA Draft Copy	All	\$10.00
VISA NSF Check	All	\$10.00
VISA Electronic NSF	All	\$28.00
VISA Replacement Card	All	NO CHARGE
VISA Additional Card	All	\$5.00
VISA Statement Print (per page)	All	\$1.00
VISA PIN Change	All	\$1.00
VISA Card center phone pymt	All	\$3.00
VISA Annual Fee	All	NO CHARGE

Other Fees

ACH Check copy - per check	\$10.00
SWCK w/ payee as self	NO CHARGE
SWCK other than self	\$4.00
Money Order	\$4.00
Notary Member per item notarized	NO CHARGE
Notary Non-Member per item	\$2.00
Return Mail because of a incorrect address (per piece)	\$2.00
ATM / Debit / Check Card Replacement	NO CHARGE
Non-Member cashing check from member	NO CHARGE
Cash Advance - Non TBFCU Credit Card	\$10.00
Close Christmas Club	\$25.00
IRA Termination	\$25.00
Research or Reconcile Account	\$20.00/hr Min \$15.00
Manual check clearing - Non Member businesses per check	\$5.00
Coin Processing - <i>Main office</i>	NO CHARGE
Coin Processing - <i>Branch office</i>	NO CHARGE
Member Switch Account Number Fee	\$25.00
Wire Transfer - Members United - domestic	\$20.00
Wire Transfer - Members United - International	\$60.00
Wire Transfer - Western Union - Domestic	\$46.00
Wire Transfer - Western Union - International \$500 or Less	\$52.00
Wire Transfer - Western Union - International over \$500	\$74.00
Incoming Wire - all	\$10.00