



# TRUE NORTH

FEDERAL CREDIT UNION

## Fee Schedule

### Savings & Checking Fees – All Types:

Dormant Account Monthly Fee	
Share Savings (accounts under \$250 inactive for one year or more – waived for members under age 18) .....	\$10.00
Inactivity Monthly Fee	
Money Market (accounts with balances under \$2500 after 12 months of inactivity).....	\$5.00
Share Draft/Checking (accounts with no activity after 180 days).....	\$5.00
S74 True Options Checking (monthly fee).....	\$10.00
S76 Mini Express Checking (per check fee after first 5 checks – this account is no longer offered).....	\$0.75
S78 Express Checking.....	\$0.00
S79 Express Checking Plus (monthly maintenance fee if balance falls below \$500).....	\$5.00
S81 Business Checking (monthly maintenance fee if average balance falls below \$2,500).....	\$10.00
Check Deposits ... First 250 (per month).....	FREE
Check Deposits ... 251+ (per month).....	\$0.08 each
ACH Debits/Credits ... First 200 (per month).....	FREE
ACH Debits/Credits... 201+ (per month).....	\$0.05 each
Other Business Services – General Fees	
Cash Orders.....	0.05% of total order
Coin Orders.....	0.08% of total order
Loose Coin.....	6% of total deposit
Fax Service.....	\$1.00 per page
Disposable Coin Bags (First 25 Free).....	\$1.00 per bag
Disposable Deposit Bags (First 25 Free).....	\$1.00/3 bags
Account closure fee (if closed by member within 6 months after open).....	\$20.00
Account reopen fee.....	\$5.00
Account verification.....	\$10.00
High Risk Account Initial Due Diligence.....	\$200.00
.... (applies to accounts associated with industries with heightened compliance burden per Federal Government)	
High Risk Account Monthly Fee.....	\$50.00
.... (applies to accounts associated with industries with heightened compliance burden per Federal Government)	
Check cashing (members with only share account and average balance less than \$100).....	\$5.00
Foreign item (per item).....	\$25.00
Insufficient funds transaction (per transaction).....	\$30.00
MICR unreadable draft (per item – check will be cleared).....	\$5.00
Rejected ACH Item due to Incorrect Account Information.....	\$5.00
Overdraft transfer from other share account (separate charge for each type of transaction).....	\$5.00
Courtesy Pay overdraft (per occurrence; \$2000 max. limit exclusive of fees. Member must deposit funds or obtain approved loan to cover an overdraft within 30 calendar days of occurrence).....	\$30.00
Returned deposited item (per item)	
Written by account owner.....	\$25.00
Written by third party.....	\$10.00
Stop Payment (member check, ACH item, or Credit Card Convenience Check).....	\$18.00
<i>Stop payments on checks are free when ordered online through Home Banking</i>	
Third Party CU Draft Fee (third party replacing Member Share Draft with a CU Draft).....	\$5.00
Stale Dated Credit Union Draft Stop Payment.....	\$18.00
Stop Payment (Credit Union Draft – only if lost/stolen).....	\$20.00
Credit Union Draft (waived with more than \$5000 total funds on deposit or in loans).....	\$3.00
Temporary counter checks (per 8 preprinted personal checks).....	\$5.00
Wire Transfer Fee (incoming).....	\$10.00
Wire Transfer Fee (outgoing US).....	\$25.00
Wire Transfer Fee (outgoing international).....	\$50.00

Effective as of 3.1.20

**Card and ATM Fees**

Replacement Fee for Lost or Stolen Card (more than once per 12 months) .....	\$5.00
Rush delivery .....	\$30.00
Transaction video/film processing (for incorrectly disputed transactions).....	\$50.00

**Other Service Fees**

Account research (per hour) .....	\$20.00
ACH Origination	
Setup.....	\$5.00
Returned Item .....	\$10.00
Document copies (per item; may also be subject to research fee)	
1 year old or less.....	\$3.00
Over 1 year old .....	\$5.00
Escheats at point of remittance to the State .....	\$25.00
Express Pay Bill Pay Service	
Express Pay Stop Payment (per item).....	\$20.00
Express Pay Check Copies (per item).....	\$10.00
Express Pay Research .....	\$25.00 - \$30.00
Express Pay Overdraft Transfer to Prevent NSF (per day) .....	\$5.00
Invalid address (per month) .....	\$5.00
IRA termination (closed within 6 months after opening).....	\$50.00
IRA payments prior to age 59.5 (fee assessed per withdrawal if more than 3 per calendar year) .....	\$25.00
IRA dormancy fee for IRA accounts with balances less than \$100 (per month fee).....	\$5.00
IRA Transfer Fee – out of TNFCU to another FI .....	\$25.00
IRS Notice of incorrect TIN .....	\$50.00
Legal process (levy, garnishment, court order).....	\$75.00
Over the Phone – 3 <sup>rd</sup> Party Payment .....	\$20.00
Special Mailing or Other Services .....	varies based on cost

**Loan Related Fees**

Loan Documentation (pass through fee for securing and insuring loans).....	varies based on cost
Loan Payment Adjustment/Reversal (member error).....	\$10.00
Lien Release Fee (first one free).....	\$15.00
Subordination Fee for Real Estate Loans.....	\$25.00
Skip Pay Fee (per payment skipped).....	\$30.00
DMV Special Handling Fee .....	\$30.00

**True North Federal Credit Union**

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Federally Insured by NCUA.