



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
True Options Checking (monthly fee)	\$10.00
Express Checking	\$0.00
Express Checking Plus (monthly maintenance fee if balance falls below \$500).....	\$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 fee (NSF fee) transaction (per attempted presentment ACH or Share draft).....	\$30.00
Manual posting fee – Check (MICR invalid or unreadable)	\$5.00
Manual posting fee – ACH (MICR invalid)	\$5.00
Overdraft transfer – From other share account	
Check card - per transaction	\$3.00
ACH (includes Bill Pay items) - may impose fee per transaction	\$3.00
Check - may impose fee per transaction	\$3.00
Courtesy Pay overdraft (per occurrence; \$2000 max. limit exclusive of fees, See Member Agreement for additional program details)	\$30.00
Returned deposited item (per item)	
Written by account owner	\$25.00
Written by third party.....	\$10.00
Stop Payment (Check or ACH item)	\$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
Starter check fee (per 8 preprinted checks)	\$5.00
Wire Transfer Fees	
Incoming Wire fee Transfer Fee	\$10.00
Domestic Wire Transfer Fee (outgoing).....	\$25.00
International Wire Transfer Fee (outgoing)	\$50.00

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, one hour minimum charge)	\$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

Our choice to waive a fee does not constitute a binding agreement to waive it in the future. We reserve the right to discontinue a fee temporarily without notice and may reinstate without notice

Effective as of 08.01.21

Escheats at point of remittance to the State.....	\$25.00
Bill Pay Service	
Bill Pay Stop Payment (per item)	\$20.00
Bill Pay Check Copies (per item)	\$10.00
Bad 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 Transfer Fee – out of TNFCU to another FI	\$25.00
Legal process (levy, garnishment, court order)	\$75.00
IRS Notice of incorrect TIN.....	\$50.00
Phone Payment fee – 3 rd Party Payment or Deposit	\$20.00
Special Mailing or Other Services.....	varies based on cost

Business Account Fee Schedule (in addition to the above)

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
Dormant Account Monthly Fee – Business Share (accounts under \$250 inactive for one year or more)	\$10.00
Inactivity Monthly Fee	
Business Checking (accounts with no activity after 180 days).....	\$5.00
Business Money Market (accounts with balances under \$2500 after 12 months of inactivity)	\$5.00
Starter check fee (per 8 preprinted checks)	\$5.00
Wire Transfer Fees	
Incoming Wire fee Transfer Fee	\$10.00
Domestic Wire Transfer Fee (outgoing).....	\$25.00
International Wire Transfer Fee (outgoing)	\$50.00

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 (initial lien release free).....	\$15.00
Skip Pay Fee (per payment skipped).....	\$30.00
Late fee (see loan agreement)	varies
DMV Special Handling Fee.....	\$30.00

Not all loan fees are reflected here. Call to speak to a lender for other loan details and fee related questions

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Federally Insured by NCUA

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