

FEE SCHEDULE



Share (Savings) Accounts

Opening Fee	None
Excessive Withdrawal Transaction Fee (over 6 per month)	\$1.00 each
Account Closing Fees:	
Shares, Regular, (less than 90 days)	\$25.00
Shares, Youth Accounts (under age 18) less than 90 days	\$5.00
Deposited Items, returned	\$5.00 each

Share-Draft (Checking) Accounts:

Fresh Start Spending	\$8.00/month
Regular Checking	No monthly fee
Business Account Fee (balance less than \$500 during month)	\$5.00 per month
Overdrawn Account	\$25.00 per item
Overdraft Transfer, Checks	\$5.00 each
Overdraft Transfer, ATM, Each ACH/Electronic item (also applies to Share Savings)	\$5.00 each
NSF/Overdraft Fees	\$25.00 per item
Stop Payments	\$20.00 each
Stop Payment, consecutive series	Maximum: \$100
Check Printing	Prices Vary
Temporary Checks	First 8 Free, \$5.00 per next 8
Deposited Items, returned	\$5.00 each
Foreign Items	See "Foreign Items" section

Share Certificates and IRA Certificates (CDs):

Share Certificates, Early Withdrawal Penalties:

One-Year term or less, accrued dividends up to 90 days maximum

Over One-Year Term, accrued dividends up to 180 days

Money Market Accounts

Minimum Balance to avoid fee	\$2,500
Fee less than minimum	\$5.00 per month
Excessive Withdrawal Transaction Fee (over 3 per month)	\$10.00 each
Other fees same as share accounts	
Deposited Items, returned	\$5.00 each

Health Savings Accounts:

Minimum to open; minimum balance	\$25.00
Enrollment Fee	\$20.00
Temporary Checks	First 8 Free, \$5.00 after
Check Printing	Prices Vary
Deposited Items, returned	\$5.00 each

Negotiable Instruments:

Cashier's Check	\$3.00 each
Money Orders	\$2.00 each
Internal Cashier's Check Request	\$7.00 each

Internet Services:

Internet Banking	Free
Audio Teller (Telephone)	Free
E-Statements	Free
Account to Account transfers (A2A)	\$2.00 per transfer
Bill Pay (Easy Pay)	\$5.00 \$0.50 per after 9

Account Services:

Copy of Statement	\$5.00 each
Copies of Deposited Checks	\$5.00 per check
Copies of Member's Checks, Written	\$2.00 per check
Account Research	\$25.00 per hour (\$15.00 minimum)
Account Reconciliation	\$25.00 per hour
Garnishments & Levies (orders)	\$50.00 each
Invalid or Bad Address	\$5.00 per item

Electronic Services:

ACH - NSF on presentment	\$25.00 each
ACH Stop Payment	\$20.00 each
ACH - Send payment(s)	\$5.00 set-up fee; \$1.00 per payment. No fee for TFCU loan payments
Automated Clearing House (Electronic Funds Transfers)	
E-Statements	Free

Wires:

Outgoing, Domestic (U.S.)	\$20.00
Outgoing, Foreign (U.S. funds)	\$60.00
With foreign exchange	\$70.00
Unidentified international fee (if applicable)	\$30.00
Error resolution research (if applicable)	\$100.00

TFCU Card Services (Debit and ATM)

New Card Issued	
Fresh Start Spending VISA Debit	\$5.00
Regular Checking VISA Debit	Free
Savings VISA ATM	Free
Reissue Card (all accounts)	\$5.00
Reissue PIN/PIC	\$3.00
Repin Card (by phone or at Ketchikan c	\$2.00
ATM/Debit Overdraft	\$25.00
Member Transactions at TFCU ATMs	Free
VISA Gift Card	\$5.00

Other Services:

CU*Talk (24-hour Telephone Access):	Free
Bulk Coin Count:	
3.00% of total when over \$200	3.00%
Verification (Authorized)	\$5.00 per request
(For loans, accounts, membership etc. verified to another institution, at member's request)	
Notary Service, to members	Free
Courier to other Ketchikan Financial Institutions only	\$10.00 each
Mailed receipt, member's request	\$1.00 each

Foreign Items*:

Deposit Canadian Check	\$10.00 per check
Deposit Other Foreign Check	\$20.00 per check
Returned Canadian Check	\$20.00 per check
Returned Other Foreign Check	\$50.00 per check

*Holds will be required. Exchange rates will apply.

Non-Member Services:

Check Cashing (from approved list)	<\$500	\$10.00
	>\$500	\$15.00
Cashier's Check		\$5.00
Money Order		\$4.00
Notary Service, to non-members		\$5.00