



### **ATM/ Debit Card Fees**

ATM Withdrawals	6 free per month / additional \$1.00 each
POS Transactions (for accounts with Savings only)	6 free per month / additional \$1.00 each
ATM Balance Inquiries	\$0.50 each
ATM Transfers	Free
ATM Monthly Fee (for accounts with Savings only)	\$2.00
Debit Card Monthly Fee	Free
ATM/Debit Card PIN Change	\$5.00
Re-Issue/Replace ATM Debit Card	\$10.00

### **Checking Account Fees**

Free Checking	Free
Dividend Checking	\$5.00 per mo. if balance falls below \$1,500.00
Fresh Start Checking	\$10.00 per month
Copy of Paid Check	\$2.00 ea. Free through Online Banking
Check Printing Fee	Depends on the style ordered
Counter / Starter Checks	\$1.00 per page of 4 checks
Inactive Checking (no activity for 120 days)	\$2.00 per month
Re-Open a Checking Account	\$20.00
Transfer funds from Savings to Checking	Limit 6 per month
Transfers using Online or Mobile Banking or Shared Branch locations	Free
Overdraft funds transfer	\$2.00 per occurrence



## Reloadable Debit Card

Non-personalized - 4 loads maximum	\$4.95
Personalized - unlimited loads	\$5.95
Reload fee	\$1.00 per re-load
VISA Gift Card	\$3.95

## Other Fees

Cash back transaction fee	\$2.00
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### Account requirements to avoid a fee:

-Member must maintain combined balance of \$300 or more (deposits and loans. If the combined balances are less than \$300 before a transaction, a fee is assessed. If the combined balances at the end of the transaction are less than \$300, a fee is assessed.

-AND/OR the member must have an "active" checking account. (Active is defined as two (2) non-cash withdrawals per month)

-AND/OR the member is under 18 years of age

Third party checks (Third party government checks or insurance checks will not be accepted)	\$5.00
On us checks (non-members)	\$5.00 per check
Official checks	\$2.00 per check payable to a third party
Money Orders	\$1.00 each
Non-sufficient funds	\$28.00 per item
Courtesy Pay fee	\$28.00 per item
Stop payments -all types	\$28.00
Return check fee Deposited, cashed or loan payment check returned unpaid	\$20.00
Copy of a deposited, cashed or loan payment item official check or money order	\$2.00each
Account activity printout	\$1.00 per page



## Periodic statements

Electronic statements	Free
Paper statements	\$1.00 per month
(waived if primary member is under 18 or over 55 years of age)	
Statement copy	\$1.00 per month
Re-issue/replace card	\$10.00
Credit card cash advance	\$5.00 per advance done in credit union
Outgoing domestic wire transfer	\$20.00
Outgoing International wire transfer	\$30.00
Incoming wire transfer	Free
Account research or balancing assistance	\$25.00 per hour
Tax lien or garnishment processing	\$25.00
Forwarding address & returned mail	\$3.00 per occurrence
(Includes address correction cards)	
Overnight mail / express mail	rates vary
Dormant account fee	\$5.00 per month
~ An account is dormant if no withdrawals or deposits (other than dividends or fees) have been made for 24 months. The fee is charged if the balance is below \$200.00, the member is over 24 years of age and there are no other active accounts relationships.	
Membership account closed by member	\$10.00
(within 90 days of opening)	
Re-open membership	\$10.00
(within 12 mo. of being closed by member)	
Re-open membership	\$15.00
(within 12 mo. Of being closed by TPCU)	
Loan application fee	\$20.00
(fee will be re-imbursed at loan closing)	
Photocopy or fax	\$1.00 per page

Fees are accurate as of January 1, 2022