

TRI STATE AREA



FEDERAL CREDIT UNION

FEE SCHEDULE

Truth-In-Savings Fee Schedule

| Share Draft Account Fees | |
|--------------------------|--|
| Overdraft | \$30.00 per item |
| Overdraft for 5+ days | \$5.00 per day after 5 days |
| NSF | \$30.00 per item |
| Returned Item | \$10.00 per item |
| Stop Payment | \$10.00 per item |
| Copy Of Check | \$2.00/check (two free per month) |
| Sharedraft Printing | Prices may vary depending on style |
| Protest Check | \$15.00/\$25.00 (member/non-member respectively) |

| Money Market Savings Account Fees | |
|-----------------------------------|--|
| Service Fee | \$10.00/ month if minimum balance not met |
| Excessive Withdrawal | \$15.00/ withdrawal after three (3) withdrawals/ month |

Other Service Fees

Wire Transfer

| | |
|------------------------|--|
| Incoming | \$10.00 per wire |
| Domestic | \$15.00 per transfer |
| International | \$45.00 per transfer |
| Account Reconciliation | \$20.00/hour -- \$10.00 minimum charge |

Paper Statement

| | |
|---------------------------|---|
| Members age 65 and over | \$1.00/statement |
| Members less than age 65 | \$3.00/statement |
| Statement Copy | \$1.00/page |
| Account Activity Printout | \$1.00/printout |
| Deposited Item Return | \$10.00/item |
| Legal Process | \$100.00 |
| Account Closure | \$25.00 if acct. closed within ninety (90) days |
| Photocopy | \$1.00/page |
| Fax | \$1.00/fax (outgoing and incoming) |
| Excessive Transfers | \$2.00/transfer after six (6) transfers |
| Return Mail | \$1.50 (address change) |

| | |
|---------------------------|--------------------------------------|
| Money Order | \$3.00 |
| Bank Check | \$3 |
| Credit Report | \$12.00 per person, \$50.00 business |
| Abandoned Account Process | \$50.00/Account |

EFT Fees

Debit Card Fees

| | |
|---------------------|---|
| ATM Transaction | \$1.50/ea. Transaction @ ATM not owned by TSAFCU or SEFCU |
| Card Replacement | \$5.00/card |
| NSF | \$30.00 per item |
| Overdraft | \$30.00 per item |
| Excessive Usage | \$1.50/ transaction, after 3 withdrawals from TSAFCU or SEFCU owned ATM per day |
| Foreign Transaction | 1.00% of transaction amount |

Preauthorized EFT Fees

| | |
|---------------------|------------------|
| NSF | \$30.00 per item |
| Overdraft | \$30.00 per item |
| Quick Pay (Billpay) | Free |

Credit Card Fees

| | |
|------------------|---------|
| Rush Fee | \$25.00 |
| PIN Replacement | \$5.00 |
| Card Replacement | \$5.00 |
| Pay-by-Phone | \$10.00 |

Share Value

| | |
|----------------------|----------------------------------|
| Par Value of 1 Share | \$25.00 |
| Par Value of 1 Share | \$5.00 (Under age eighteen (18)) |