SERVICE FEES

Effective May 6, 2013

As a member owned, not-for-profit financial institution, we are dedicated to providing members with a complete choice of low-cost financial services.

This fee schedule is designed to recover our cost of providing these services directly from those members who incur the cost rather than those costs being subsidized from loan interest or dividend earnings. It is our goal to provide you with the highest quality services at the lowest possible cost.

All fees are per transaction or per time unless otherwise denoted. Many fees may be avoided through participation in Express, Concorde, Premiere50 or Advantage Circle Plus accounts. The information listed is accurate as of May 6, 2013. Fees are subject to change without notice.

Share Account Fees

Account Closure (within 6 months)	$5.00
Account Conversion	$25.00
Account Maintenance (per month)	$2.00*
Automatic Overdraft Transfer from Savings (limit 3 per month)	$2.00
Dormant Account (inactive 3 years)	$25.00
Excess Share Withdrawals (over 3 per month)	$5.00**
Excess Vacation Club Withdrawals/Transfers (over 3 per month)	$5.00
IRA Early Withdrawal (if less than age 59 ½)	$25.00
IRA Maintenance (per year if balance is under $250)	$25.00
Overdrawn Account (per transaction)	$32.00

Checking Account Fees

Automatic Overdraft Transfer from Savings (limit three (3) per month)	$2.00
Copy of Check	$5.00
Bill Payment Stop Payment Fee	$32.00
Bill Payment Return (NSF)	$32.00
Non-Sufficient Funds (NSF – Paid per item)	$32.00
Non-Sufficient Funds (NSF – Unpaid per item)	$32.00
Stop Payment (per item or check series)	$32.00
Temporary Checks (set of 12, other than starter set)	$4.00

ATM/Check Card Fees

Transaction Fees – Foreign ATM ***	$1.00
Replacement Cards	$10.00
Replacement PIN (Personal Identification Number)	$5.00

Credit Card Fees

Classic Secured and Non-Grace Card	None
Grace Card ****	$10.00
Gold Card – Annual Fee****	$20.00
Platinum & Platinum Secured	None
Platinum with Rewards ****	$25.00
Over Limit Fee (per cycle)	$10.00
Sales or Credit Draft Retrieval Original	$20.00
Statement Copy from TFCU	$5.00
Statement Copy from PSCU	$10.00
Design Your Own Card	$10.00

Please refer to your Visa Credit Card Agreement and disclosure for additional terms and fees.

*A $2 fee will be charged each month, beginning at the end of the second year after opening the account. This fee will be waived if, by that time, you maintain a minimum combined daily balance of $250 throughout the month in combined share and checking balances, or if you have a loan or active VISA. The account maintenance fee is also waived if you are under 22 years of age or participate in the Concorde, Express, or Premiere50 account package.

Miscellaneous Fees

Account Reconciliation or Research (per hour, ½ hr. min.)	$25.00
ACH Returns (NSF-Paid)	$32.00
ACH Returns (NSF–Un-Paid)	$32.00
Advantage Circle Plus (monthly, only if less than $150 combined share balances)	$3.00
Account Statement Copy	$5.00
Carfax Report	$17.00
Collection Items	$15.00
Concorde Account (monthly, only if less than $10,000 combined share and or loan balances)	$10.00
Deposit Item Returns (third party)	$10.00
Deposit Item Returns (NSF)	$32.00
Deposit Verification (third party)	$10.00
Duplicate Lien Release (auto, boat, recreational vehicle, motorcycle, etc.)	$5.00
Electronic Tax Filing	market price
Express Account (monthly, only if less than $1,000 combined share balances)	$7.00
Money Orders	$1.50
Non-Member Check Cashing Fee	$5.00
Notary Fee (Non-Members)	$2.00
Official Checks (third party)	$5.00
Official Check Copies	$7.00
Official Check Stop Payments	$32.00
Premiere50 (monthly, only if less than $20,000 in combined share and/or loan balances or less than $15,000 in combined balances with Direct Deposit)	$15.00
Returned Mail Fee	$5.00
Real Estate Loan Modification Fee	$300.00
Skip a Payment (Applicable Loans)	$25.00
Speed Pay Per Loan (Loan Payments)	$5.00
Subordination Fee	$150.00
Telephone Transfers/Withdrawals (excluding DOTTIE)	$5.00
Travelers Cheques (per $100 purchased)	$1.00
Travelers Cheques for Two (per $100 purchased)	$1.50
Verification of Deposit/Mortgage	$10.00
Wire Transfer (United States)	$20.00
Wire Transfer (International)	$40.00
Writ of Attachment/Levy/Garnishment	$75.00

**Includes each Share Savings withdrawal in excess of three per month: applies to over-the-counter, DOTTIE, account access, and mail withdrawals only; does not affect ATM withdrawals or transfers from savings to checking or loans. Members who maintain a minimum $2,000 Share Savings balance are exempt.

***A fee may be imposed by the owner of the ATM.

**** Fee waived if participating in Express, Concorde, Premiere50 and Advantage Circle Plus accounts.

CU SERVICE CENTERS.
The Member-Friendly Financial Network

Guest Services

Money Orders	$1.50
Official Checks (third party)	$5.00
Travelers Cheques (per $100 purchased)	$1.00
Travelers Cheques for Two (per $100 purchased)	$1.50

Transportation Federal Credit Union

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