

SPECIAL CONSIDERATION

LOAN PAYMENT: Online loan payment from another financial institution **\$10**

FIRST MORTGAGE PAYOFF REQUEST: **\$50**

STOP PAYMENTS: **\$32**

Electronic Stop Payments: **\$5**

ACH RUSH STOP PAYMENTS: ACH Stop Payment Order received less than 3 business days before payment due **\$50**

ACCOUNT CLOSED FOR NSF: **\$25**

VERIFICATION OF DEPOSIT: **\$10**

WIRE TRANSFER:

- **DOMESTIC:** **\$15**
- **FOREIGN:** **\$45**

RECONCILE ACCOUNT: **\$25 per hour with 1 hour minimum;** No charge for new accounts in first 3 months of opening

FOREIGN AND OTHER COLLECTION ITEMS: **\$10;** not including external fees

CHECK PHOTOCOPIES: **\$3 each;** online copies free

ESCHEATMENT RESEARCH FEE: **\$50**

SAFE DEPOSIT BOX: Available at Main, Rivergate, Johnson City, Bellevue, and Cool Springs. Call for pricing.

- **DRILLING A BOX:** **\$175.00**
- **REPLACEMENT KEY:** **\$25.00**

MAIL RETURNED TO CREDIT UNION (due to incorrect address): **\$5**

MEMBER SERVICES

CO-OP SHARED BRANCH NETWORK:
TTCU is part of a nationwide network of Credit Unions. This means our members can walk into a branch of another credit union in the CO-OP Shared Branch Network and perform transactions just as if they were in a TTCU branch. Members have access to over 30,000 ATMs and 5,000 CO-OP Shared Branches in the U.S.

CHECKING WITH REWARDS

SAVINGS & MONEY MARKET ACCOUNTS

DEBIT & CREDIT CARD SERVICES

LOANS & MORTGAGES

DEALERSHIP FINANCING OPTIONS

ONLINE & MOBILE BANKING

MOBILE CHECK DEPOSIT

BILL PAY & PAY-A-PERSON FEATURES

ONLINE ACCOUNT ALERTS

NOTARY SERVICES

SAFE DEPOSIT BOXES

TELEPHONE BANKING: EXPRESS CALL

SCHEDULE



ttcu.org | 800-622-2535

All terms and conditions are subject to change. 11/2019
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THE TENNESSEE CREDIT UNION

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FEE SCHEDULE

KASASA® CHECKING ACCOUNTS: No monthly service charge; No minimum balance required

RESTART CHECKING: \$8 monthly service fee

BUSINESS CHECKING ACCOUNT: No minimum deposit to open; No minimum balance required; 100 free transactions per month; \$20 per month thereafter; \$5 paper statement fee; \$10 daily negative balance charge

UTILITY CHECKING: \$5 monthly service fee; 10 checks free per month; 25¢ per check thereafter; \$5 paper statement fee

EXPERIENCE CHECKING (No longer offered): No monthly service charge with \$2,500 Average Daily Balance or if the primary member is age 65 or above; No fee if the account meets at least one of the qualifications below:

- Direct Deposit*
- \$10,000 in aggregate deposit balances**
- \$25,000 in aggregate loan balances**

**Direct Deposit is defined as any incoming deposit through ACH or Payroll Deduction or deposits of at least \$1,000 aggregate per month*

***Balances in Business and Restart accounts do not count toward the aggregate account balance
If no qualifications are met, monthly fee is \$10*

REGULAR SHARE SAVINGS: No fee for first withdrawal each month; \$5 fee for subsequent withdrawals; No fee for member transfers; Balance of \$500 or less in savings with no other services will be charged a \$5 check cashing fee per transaction

SINGLE SERVICE FEE: A Regular Share Account open for at least 6 months with balance of \$250 or less and no other service will be assessed a \$5 per month fee; Excludes ages 25 and younger or 65 and older

EARLY CLOSURE FEE: Account closed within 90 days of opening will be charged lesser of \$25 or account balance

GARNISHMENT/LEVY FEE: \$100 per levy or garnishment

CARDS:

- DEBIT: Lost/stolen card \$10
New PIN \$5
Rushed card \$44
- CREDIT: Lost/stolen card \$10
Rushed card \$25

TTCU ATMS:

- CHECKING: Free withdrawals, inquiries, and transfers
- SAVINGS: 1 free withdrawal per month; \$1 per withdrawal thereafter

NON-TTCU ATMS: (Surcharge may apply on ATMs not within MoneyTower or CO-OP Network)

- CHECKING: 2 free withdrawals per month; \$1 per withdrawal thereafter; 50¢ per inquiry or transfer
- SAVING: 1 free withdrawal per month; \$1 per withdrawal thereafter
- KASASA®: Refunds on ATM fees nationwide to \$20 monthly[†]

[†]To qualify for refunds each month, you must:

- Make at least 12 purchases with your debit card that post and settle to your account
- Be enrolled and receive eStatements
- Log into online banking at least once

IRAS: No set-up fee; No annual fee; Early withdrawal or IRS penalties may apply

SHARE CERTIFICATES: Early withdrawal penalties may apply

ONLINE BANKING TRANSFER FEE: \$1 per transfer for Pay-A-Person and External Transfers

OTHER CHECK SERVICES

PAPER STATEMENT FEE: \$3 per statement; Free with Kasasa® Checking or if under the age of 18 or over 60

SUMMER FUN ACCOUNT: No fees for first withdrawal each month; \$5 fee for subsequent withdrawals

CHRISTMAS CLUB: \$5 fee per withdrawal or transfer before distribution date

CASHIER'S CHECK: \$5; 1 free per month for age 55 or above

RE-ORDER CHECKS: Fees may vary; Free Regal Wallet duplicate checks with Believe It! Money Market Account

COUNTER CHECKS: No fee for new accounts; otherwise \$2 per 10 checks

VISA GIFT CARDS: \$3 per card; Values range up to \$1,000; Non-reloadable

PREPAID DEBIT CARDS: \$3 per card; Ask for CU MONEY Everyday Spend Fee Summary at the branch

PREPAID TRAVEL CARDS: \$5 per card with EMV chip; \$3 per card with magnetic stripe; Ask for CU MONEY Travel Money Fee Schedule at the branch.

PRINTED ACTIVITY REPORT: \$5 per request

NEGATIVE BALANCE: \$1 per day for each day account has negative balance greater than \$35

NON-SUFFICIENT FUNDS (NSF): \$32 (per presentment)

RETURNED DEPOSIT ITEM: \$32

PRIVILEGED ASSURANCE: \$32 per overdraft occurrence

UNCOLLECTED FUNDS FEE: \$32