

TALERIS CREDIT UNION INC.

Schedule of Service Charges | Effective December 1, 2019

MEMBERSHIP

Early Account Closure (*closed within 90 days of opening*) \$5.00

SAVINGS ACCOUNT

Savings Account Maintenance Fee (*per month*) \$6.50
Savings Account Fee will be waived if member has at least ONE of the following: 1.) TCU Checking Account (Basic or Classic), Money Market Account, Term Share Certificate or Individual Retirement Account (IRA). 2.) At least one monthly (per calendar month) direct deposit transaction into this Savings Account. 3.) Maintains an average daily balance of \$100.00 over the course of the (calendar) month. 4.) You are under the age of 25 years old.*

*New member has 60 days to establish the direct deposit transaction.

Returned Check (*Check or ACH Overdraft/Non-Sufficient Funds*) (*per item*) \$37.00
(per check, includes second party check)

Savings Account Inactivity Fee (*12 months no activity*) \$5.00 per month
Inactivity Fee will begin after 12 months of non-activity. Fee will discontinue with account activity. Fee will be waived if member has EITHER of the following: 1.) \$100.00 or more in their Primary Savings Account. 2.) Another active/open TCU deposit account (for example: checking, certificate, money market, IRA)

BASIC CHECKING ACCOUNT

No monthly Checking Account Maintenance Fee if you have at least one Direct Deposit transaction per calendar month* into this Basic Checking Account or the account will automatically convert to a Classic Checking Account in the following month and will be subject to all applicable terms and fees. (*See Classic Checking and General Checking Account Fees.*) *New member has 60 days to establish the direct deposit transaction.

CLASSIC CHECKING ACCOUNT

Classic Checking Account Maintenance Fee (*per month*) \$6.99
Checking Account Fee will be waived if member has at least ONE of the following: 1.) Maintains an average daily balance of \$500 in this account or 2.) Maintains a combined balance of \$10,000. (Deposit accounts and loan account balances are added together). See General Checking Account Fees.

GENERAL CHECKING ACCOUNT FEES

Check Printing Price varies by member selection

Returned Check (*Check or ACH Overdraft/Non-Sufficient Funds*) (*per item*) \$37.00
(per check, includes second party check)

Automatic Transfer to Cover Check (*per transfer*) \$6.00

Inquiries for Balances or Checks Clearing (*per inquiry or check*) \$2.00

Photocopy of Check (*per check*) \$5.00

Account Reconciliation (*per hour, 1/2 hour minimum*) \$30.00

Stop-Payment Charge (*per occurrence*) \$35.00

MONEY MARKET ACCOUNTS

Money Market Account Maintenance Fee (*per month*) \$7.99
Money Market Account Maintenance Fee will be waived if the member maintains a combined daily balance of at least \$1,000.00 in deposit accounts (any combination of deposit accounts will qualify).

First 3 Withdrawals or Transfers FREE

After 3 (*per transaction*) \$5.00

TCU24 CARD (ATM) & TALERIS MASTERMONEY®CARD (DEBIT)

Savings Accounts

Cirrus® Transactions \$3.00

ATM Empty Envelope Fee (*per occurrence*) \$30.00

Overdraft ATM \$37.00

Card Replacement \$15.00

Basic Checking

First Three (3) ATM transactions (*per month*) FREE
when using MAC®, Star® and other Taleris home network ATMs

After 3 ATM transactions (*each*) \$2.75

Cirrus® Transactions \$3.00

PIN Based Debit Card Transactions (*each*) \$1.50

ATM Empty Envelope Fee (*per occurrence*) \$30.00

Overdraft ATM/Debit/Point-of-Sale \$37.00

Card Replacement \$15.00

Classic Checking

First Ten (10) ATM transactions per month FREE

when using MAC®, Star® and other Taleris home network ATMs

After 10 (*each*) \$2.75

First Ten (10) PIN Based Debit Card Transactions per month FREE

After 10 (*each*) \$1.50

Cirrus® Transactions \$3.00

ATM Empty Envelope Fee (*per occurrence*) \$30.00

Overdraft ATM/Debit/Point-of-Sale \$37.00

Card Replacement \$15.00

USE OF MEMBER SERVICE REPRESENTATIVES

These Services are FREE when completed through Taleris Audio Account Access (*telephone*), and Teller24e (*online account access*). Taleris will charge for the following transactions completed by a Taleris Member Service Representative.

Balance Inquiries \$2.00

(Savings, Checking, Term Share Certificates, Loans, Club Accounts, Holiday and others)

Transfer Funds Between Accounts (*per transfer*) \$5.00

(i.e. Savings to Checking, Checking to Savings, Checking to Club)

History of Cleared Checks (*per check*) \$2.00

Account Transaction History (*per transaction*) \$2.00

Term Share Certificate History (*per certificate*) \$2.00

Prior Year Dividends Received on Deposits or Interest Paid on Loans \$2.00

Account Reconciliation (*per hour, 1/2 hour minimum*) \$30.00

BILL PAYMENT SERVICE

Bill Pay FREE

Check Photocopy Requests (*per copy*) \$5.00

NSF (non-sufficient funds) (*per occurrence*) \$37.00

Bill Pay Inactivity Fee (*per month after 6 months of no activity*) \$5.00

MISCELLANEOUS SERVICES

Account History Printout (*per page*) \$5.00

ACH Return Item Fee \$37.00

ACH Stop Payment \$35.00

Balance Guardian NSF (non-sufficient funds) \$37.00

Check Cashing Fee – Member (*per check*) \$5.00
with a share balance below \$100.00

Check Cashing Fee – Non Member (*per check*) \$15.00
(Taleris Official Check or Member Check)

Coin Deposits over \$100.00 (*per hundred*) \$.20

Escheat Fee (*per occurrence*) \$30.00

Foreign Exchange Transaction Fee... The Cross Border Assessment Fee & the Currency Conversion

Assessment (CCA) Fee for the MasterMoney Debit Card is 1%

IRA (*All types Individual Retirement Accounts*) & Coverdell Education Savings Account

Custodial Fee \$25.00 per year

Levy/Garnishment/Attachment (*per occurrence*) \$55.00

Loan Processing Fee \$99.00

Loan Re-application Fee (*within 6 months of reject*) \$30.00

Mobile Banking Basic Functions FREE

Official Check Purchase (*per check*) \$5.00

Paper Statement Fee (*per month—waived for members 25 and under or 55 and older*) \$2.00

Reloadable Debit Card Initial Fee \$4.95

Reloadable Debit Card Re-Load Fee \$1.50

Returned Mail (*non-notification of address change, each piece*) \$20.00

Shared Branch Withdrawal Fee (*per withdrawal*) \$3.50

Single Entry Debit (ECM Convenience Service) \$10.00

Single Entry Debit (ECM Convenience Service) Return \$49.00

Statement Copies (*per statement*) \$5.00

Teller 24e Basic Functions FREE

Visa: For information on Visa Fees, call 800.558.3424

Wire Transfer (*incoming - per transfer*) \$10.00

Wire Transfer (*outgoing - domestic per transfer*) \$25.00