



BUSINESS SCHEDULE OF FEES

Effective January 5, 2009

Monthly Account Service Fees

Business Savings.....	No Fee
Business Checking.....	No Fee
Business Select Checking.....	\$25.00
Business Performance Checking.....	\$25.00
Business High Performance Checking.....	\$25.00
Business Cash Management Checking.....	\$25.00

Per Item Fee in Excess of Number of Items

Business Savings.....	No Fee
Business Checking.....	\$.25 ¹ - 100 Debits allowed ² 100 Credits allowed ³
Business Select Checking.....	\$.25 ¹ - 250 Debits allowed ² 250 Credits allowed ³
Business Performance Checking.....	\$.25 ¹ - 100 Debits allowed ² 100 Credits allowed ³
Business High Performance Checking.....	\$.25 ¹ - 250 Debits allowed ² 250 Credits allowed ³
Business Cash Management Checking.....	\$.25 ¹ - No Debit limitation ² No Credit limitation ³

¹ Per Item Fee for each Debit or Credit item in excess of the allowed number per month if daily balance is maintained during the statement cycle. If the daily balance falls below the minimum required at any time during the statement cycle, each Debit item and each Credit item will be charged this fee for the entire statement cycle.

² Number of Debit Items allowed per month before Per Item Fee incurred if daily balance is maintained during the statement cycle.

³ Number of Credit Items allowed per month before Per Item Fee incurred if daily balance is maintained during the statement cycle.

Minimum Balance Requirement to Avoid Monthly Account Service Fee and Per Item Fee

Business Savings.....	No Balance Requirement
Business Checking.....	No Balance Requirement
Business Select Checking.....	\$5,000.00
Business Performance Checking.....	\$5,000.00
Business High Performance Checking.....	\$10,000.00
Business Cash Management Checking.....	No Balance Requirement

Miscellaneous Fees

Cash / Coin* / Check Night Depository Fee (All Accounts)	
Night Drop Service Fee, per deposit bag.....	\$4.00
Cash verification, per \$100.....	\$0.10
*Coins must be rolled with account number written on roll	
Cash / Coin* Deposits at the Teller Line Fee (All Accounts)	
Incoming verification, per \$100.....	\$0.30
*Coins must be rolled with account number written on roll	
Return Check Deposited - per check.....	\$8.00
Return Check Deposited - Same Name Account.....	\$35.00
Non-Sufficient Funds Fee per transaction.....	\$35.00
Overdraft Privilege Per Item Fee.....	\$35.00
Closing Fee (per suffix) for account open less than 6 months.....	\$20.00
Outgoing Wire Transfers:	
Domestic (US).....	\$20.00
International.....	\$40.00
Incoming Wire Transfers:	
Domestic (US).....	\$10.00
International.....	\$40.00

Miscellaneous Fees...con't

Interim Statements.....	\$10.00
Duplicate Statements.....	\$5.00
Overdraft Returned Item - NSF (Includes VISA® Check Card).....	\$35.00
Overdraft Returned Item - Uncollected Funds (Includes VISA® Check Card).....	\$10.00
Deposited Check Returned - Same Name Account.....	\$35.00
Pre-Authorized Payment - Insufficient Funds.....	\$35.00
ACH Returns.....	\$35.00
Copy of Check (after first 3 per Quarter).....	\$2.00
Incoming Collection Item.....	\$15.00
Check Printing (Cost varies per style).....	Varies
Research / Reconciliation Fee (per hour, 1 hour minimum).....	\$20.00
Dormant Account (No activity for 12 months - monthly fee).....	\$10.00
Excludes accounts with balances over \$2,000.00	
Telephone Transfers (internal accounts).....	No Fee
Loan payment made by credit card via phone or web.....	\$7.50
Loan payment made from account at other financial institution via ACH.....	\$7.50
Stop Payments.....	\$35.00
Check Cashing Fee for Non-Account Holder.....	\$5.00
Cashier's Checks.....	\$4.00
Traveler's Checks.....	2% of face value
Point-of-sale Transaction.....	No Fee
e-Branch Services.....	No Fee
Bill-Pay Services.....	No Fee
International Transactions	
Visa Debit purchases or cash advances in non-US currency outside of US, Puerto Rico or US Virgin Islands.....	2% Processing Fee
Visa Debit purchases or cash advances in US dollars outside of US, Puerto Rico or US Virgin Islands.....	1.8% Processing Fee
Returned Mail for Bad Address - monthly fee.....	\$4.00
HomeBranch Transactions.....	No Fee
Shared Service Center Transactions.....	\$2.00
American Express Gift Checks.....	\$2.50
Levy, Garnishment, Administrative Orders Processing.....	\$100.00
Recurring Payment Transfers	
(Insufficient funds after 10th day following scheduled automatic transfer date).....	5% of payment, minimum of \$5.00, or \$15.00 whichever is less
ATM/VISA® Debit Card	
Replacement VISA® Debit Card / ATM Card fee.....	\$5.00
Reactivate Cancelled Account (VISA® Debit Card / ATM Card).....	\$15.00
ATM/VISA® Debit Card Transactions:	
TFCU ATM Locations.....	No Fee
Non TFCU ATM's (Per Transaction) - Presto, CU24, CU here, Exchange and COOP.....	No Fee
CIRRUS.....	\$1.00
Safe Deposit Boxes - (Annual Fee)	
SIZE	
3x5.....	\$35.00
5x5.....	\$50.00
3x10.....	\$60.00
5x10.....	\$85.00
10x10.....	\$135.00
Key Deposit.....	\$10.00

Fees are subject to change. We will provide advance notice of any change in the Business Account Schedule of Fees as required by law.

Your savings deposits insured to at least \$100,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency