

FEE SCHEDULE

Effective 06/01/2022



• A2A transfer*	\$1.00
• Account reconciliation fee per hour; min 1 hour	\$25.00
• ACH on demand; post pending ACH deposit early; additional \$2 fee for teller post	\$10.00
• ATM withdrawal; after five @ a non-co-op machine	\$1.00
• Business checking per month; effective 5/1/22 new business accounts not eligible for rewards.	\$5.00
• Business Checking per check fee for every item over 100	\$0.10
• Business savings per month if no checking is present	\$5.00
• Business Return Check Fee	\$5.00
• Cash advance on non-TCU chip only cards (excludes unemployment cards)	\$5.00
• Check cashing; per check with aggregate balance less than \$100*	\$2.00
• Closing membership within 6 months of opening	\$5.00
• Copies; up to 3 pages	\$1.00
• Corporate draft*	\$2.00
• Corporate draft mail out	\$3.00
• CU*EasyPay per transaction*	\$0.75
• Check copies if ordered through CU. Free through online banking	\$5.00
• Escheat inactive accounts to the State of Michigan	\$50.00
• Excessive withdrawal fee on Gold Saver accounts after 2 free per month	\$5.00
• Fax service; up to 5 pages	\$2.00
• Fraud Disputes **may be responsible for costs incurred if determined charge was authorized	\$
• Garnishment fee	\$50.00
• Inactive fee; no activity for 12 months on balances of \$500 or less, per month	\$5.00
• Money orders*	\$1.00
• Non-sufficient funds; per draft, ACH, debit, or ATM transaction	\$30.00
• Overdraft fee; applies when an overdraft is caused by a draft, ACH, ATM, or debit transaction	\$25.00
• Overdraft transfer fee from designated account to cover draft, ACH or debit transaction*	\$5.00
• Replacement Mastercard, ATM, Debit card; first time	\$5.00
• Replacement Mastercard, ATM, Debit card; after first time	\$10.00
• Returned mail due to bad address	\$5.00
• Safety Deposit Small Box Rental Fee per year; Delton office only	\$75.00
• Safety Deposit Large Box Rental Fee per year; Delton office only	\$100.00
• Safety Deposit Refundable Key deposit fee	\$25.00
• Secure Checking fee per month*	\$3.00
• Share Draft account fee; waived if you are age 62 or older *	\$5.00
• Statement copy per month; if produced at CU	\$2.00
• Stop payment; per ACH, draft, block of drafts, or money order	\$30.00
• Temporary starter checks (4)	\$5.00
• Telephone transfer fee non-automated; 1 free per month*	\$2.00
• Verification of deposit or asset; waived for DHS and Housing Assistance Apartments	\$10.00
• Visa gift and travel money cards; reload travel money cards for \$3.00	\$5.00
• Wire transfer fee outgoing	\$20.00

* Some fees may be waived or discounted with Royalty Rewards, please see brochure for full details.

** See separate fraud/dispute information.

Branch Locations:

202 East Woodlawn Avenue, Hastings, MI 49058 Phone: 269-948-8369

108 South Grove Street, Delton, MI 49046 Phone: 269-257-6700

410 South Broadway Street, Middleville, MI 49333 Phone: 269-241-1034

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