Contact us at:
contact@thornapplecu.com
call or text 269-948-8369
www.thornapplecu.com

TRUTH IN SAVINGS

The dividend rate and annual percentage yield (APY) on accounts may change monthly as determined by our Board of Directors. Dividends are calculated based on your average daily balance and will be compounded and credited monthly. Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. Follow this link for current rates or contact the credit union.
https://www.thornapplecu.com/rates/

Our membership share par value is $5.00. This is the minimum balance required to open a regular share account. Members 18 and older must maintain a balance of $100.00 in share accounts to earn dividends. No accrued dividends will be paid if the account is closed prior to dividend posting.

The Rate and Fee Schedule for all accounts sets forth certain conditions, rates, fees, and charges applicable to your accounts at Thornapple Credit Union. That schedule is incorporated as part of this disclosure. Effective 05/12/2026

•	Account reconciliation/research fee per hour; min 1 hour	$25.00
•	ACH on Demand; post pending ACH deposit before the effective date, additional $5 for teller post	$5.00
•	ATM withdrawal; after five @ a non-co-op machine	$1.00
•	Basic Checking Monthly Fee* (waived if 62 or older)	$5.00
•	Business Checking Monthly Fee*	$5.00
•	Business Checking per check fee for every item over 100	$0.10
•	Business Savings Monthly Fee (waived with business checking)	$5.00
•	Business Gold Saver fee per withdraw/ transfer after 5 allowed per month	$5.00
•	Cash advance on non-TCU chip only cards	$5.00
•	Check cashing; per check*	$2.00
•	Closing account within 6 months of opening	$5.00
•	Coin Machine Fee*	up to 3%
•	Copies; up to 3 pages	$1.00
•	Corporate Draft	$2.00
•	Corporate Draft mail out	$3.00
•	CU*EasyPay per transaction*	$0.75
•	Draft copies if ordered through CU. Free through online banking	$5.00
•	Escheat inactive accounts to the State of Michigan	$50.00
•	Fax service; up to 5 pages	$2.00
•	Garnishment Fee	$50.00
•	Gold Saver Fee per withdraw/ transfer after 3 allowed per month	$5.00
•	Inactive Fee; no deposit or withdraw for 12 months on balances of $100 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, or debit transaction	$25.00
•	Overdraft Transfer Fee from designated account to cover a draft, ACH or debit transaction*	$5.00
•	Repay; waived for ACH	$7.95

• Replacement Mastercard, ATM, Debit card; first time	$5.00
• Replacement Mastercard, ATM, Debit card; after first time	$10.00
• Returned mail bad address	$5.00

• Safe Deposit Small Box Rental Fee per year; Delton office only	$75.00
• Safe Deposit Large Box Rental Fee per year; Delton office only	$100.00
• Safe Deposit Refundable Key Deposit Fee	$25.00
• Secure Checking Monthly Fee*	$3.00
• Statement copy per month; anything older than 7 years will also incur research fees as listed	$2.00
• Stop Payment; per ACH, draft, block of drafts, or money order	$30.00
• Temporary starter checks (4)	$4.00
• Telephone balance inquiry fee non-automated	$1.00
• Telephone transfer fee non-automated	$1.00
• Verification of deposit or asset	$10.00
• Visa gift cards	$5.00
• Visa travel money cards; reload is $3.00	$5.00
• Wire Transfer Fee	$20.00

∗ Some fees maybe waived or discounted with Royalty Rewards, please see brochure for full details.

Branch Locations: 202 E Woodlawn Avenue Hastings, MI 49058 | 108 S Grove Street Delton, MI 49046 | 410 S Broadway Street Middleville, MI 49333

Thornapple Credit Union
where community matters

Ways to Save Fee Reference Guide

Once in awhile, we review our fee schedule to be sure that they're aligned with our costs and fair to our membership. You may be thinking "oh no...not more fees!", but that's not the case at all. We've actually cut some fees entirely! And to go a step further, we've included ways to avoid fees all together. That's right...fee-free banking can be so *easy!*

account basics		**ways to save**
Phone Balance Fee	$1	Online Banking/ App, Text banking, Phone Banking
Statement copy per Statement <18 months	$2	e-Statements, online banking, app
Transfer Fee	$2	Online banking / app
Secure Checking(monthly)	$3	You actually want this one! A great service for such a low cost or get free with Royalty Rewards
Box of checks	varies	Debit card
NSF/Courtesy Pay per transaction	$30	App / e-Alerts
Overdraft	$5	Royalty rewards, App / e-Alerts
Stop Payment	$30	Online banking / app
Garnishment	$50	Need help budgeting? We're here for you.
Dormant account (no transactions for 12+ months monthly)	$5	Keep an active account, waived for minors, accts with aggregate balances of $100 or more
Returned check	$30	Confirm ahead with issuer, use pay anyone or bill pay
loans		**ways to save**
Payment made from another institution via telephone	$7.95	Online banking, app, ACH via Repay, direct deposit
Late Fee	varies	Need help budgeting? Have a unexpected life situation come up? We're here for you.
Skip-a-Pay	$35	Use this 2 times / year to save a loan payment
services/ other products		**ways to save**
Coin machine	up tp 3%	Royalty Rewards
Money Order	$1	Royalty Rewards,Bill Pay, Pay Anyone service in online banking
Cashiers Checks	$2	Rewards checking, Bill Pay, Pay Anyone service in online banking
Non-member check cashing	$5	Become a member!
Visa Travel Card	$2	Debit card
On Demand Posting	$10	Fee is for us to manually post. It's a great service and only $5 if you do it through your online banking account.
wires		**ways to save**
Outgoing Wire Transfer	$20	Pay Anyone service in online banking

effective May 12, 2026

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The Rate and Fee Schedule for all accounts sets forth certain conditions, rates, fees, and charges applicable to your accounts at Thornapple Credit Union. That schedule is incorporated as part of this disclosure. Effective 11/1/26

•	A2A Transfer Fee	$1.00
•	Account reconciliation/research fee per hour; min 1 hour	$25.00
•	ACH on Demand; post pending ACH deposit before the effective date, additional $5 for teller post	$5.00
•	ATM withdrawal; after five @ a non-co-op machine	$1.00
•	Basic Checking Monthly Fee* (waived if 62 or older)	$5.00
•	Business Checking Monthly Fee*	$5.00
•	Business Checking per check fee for every item over 100	$0.10
•	Business Savings Monthly Fee (waived with business checking)	$5.00
•	Cash advance on non-TCU chip only cards	$5.00
•	Check cashing; per check*	$2.00
•	Closed for cause	$5.00
•	Closing account within 6 months of opening	$5.00
•	Coin Machine Fee*	up to 3%
•	Copies; up to 3 pages	$1.00
•	Corporate Draft	$3.00
•	Corporate Draft mail out	$5.00
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•	Draft copies if ordered through CU. Free through online banking	$5.00
•	Escheat inactive accounts to the State of Michigan	$100.00
•	Fax service; up to 5 pages	$2.00
•	Garnishment Fee	$50.00
•	Gold Saver Fee (all gold savers) per withdraw/ transfer after 5 allowed per month	$5.00
•	Inactive Fee; no deposit or withdraw for 12 months on balances of $500 or less, per month	$10.00
•	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, or debit transaction	$25.00
•	Overdraft Transfer Fee from designated account to cover a draft, ACH or debit transaction*	$5.00

• Repay; waived for ACH	$7.95
• Replacement Mastercard, ATM, Debit card; first time	$5.00
• Replacement Mastercard, ATM, Debit card; after first time	$10.00
• Returned mail bad address	$5.00

• Safe Deposit Small Box Rental Fee per year; Delton office only	$75.00
• Safe Deposit Large Box Rental Fee per year; Delton office only	$100.00
• Safe Deposit Refundable Key Deposit Fee	$25.00
• Secure Checking Monthly Fee*	$3.00
• Statement copy per month; anything older than 7 years will also incur research fees as listed	$2.00
• Stop Payment; per ACH, draft, block of drafts, or money order	$30.00
• Temporary starter checks (4)	$4.00
• Telephone balance inquiry fee non-automated	$1.00
• Telephone transfer fee non-automated	$1.00
• Verification of deposit or asset	$10.00
• Visa gift cards	$5.00
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