



Dear Valued Member,

One of our goals as your Credit Union is to provide a wide selection of quality products and services at little or no cost to our members. While we'd prefer to serve members without imposing any fees, as a not-for-profit financial cooperative, it is imperative that we recover administrative costs associated with some of the services that we provide.

In an effort to keep member fees at a minimum, we compare our fee schedule to other area financial institutions. Rest assured, we will continue to make every effort to be the best and most affordable provider of financial services to our members.

The changes to your account terms are shaded below. If you have any questions regarding this notice, please call us at **559-686-1791** and we will be happy to assist you.

Fee Schedule – Effective February 1, 2017

General Account Fees

Stop Payment Orders.....	\$27.00 per item
Check Order – Printing/Shipping.....	varies with style ordered
Check & ACH Returned Unpaid	\$27.00 per item
Photocopy of Paid Check (Two Free Each Statement Period).....	\$3.00 each
Replace Visa Debit Card.....	\$5.00 per card
Member Privilege (Limit of \$500.00 Incl Fees)...	\$27.00 per occurrence
Health Savings Accounts (With an Average Monthly Balance Under \$2,000).....	\$2.00 per month
Trust & Family Trust Accounts.....	\$5.00 per month
Business, Government, and Association Accounts (First (5) five in-branch deposits free, \$1 for each additional in-branch deposit).....	\$5.00per month

Electronic Services

Check Copies – Bill Pay.....	\$15.00 each
Bill Pay Non-Use.....	\$7.50 per month
Bill Pay Overnight Checks.....	\$14.95 per item
Bill Pay Same Day Payment.....	\$9.95 per item
Account to Account Transfer.....	\$3.00 outgoing and \$1.00 incoming
Popmoney (Tiered Pricing Based on Amount)	\$0.50 to \$2.00

Lending Fees

Loan Deferral.....	\$50.00 per request
HELOC to Second Mortgage Conversion.....	\$1, 000.00 per loan
Demand Fee for Payoff (HELCOS & 2 nd Trust Deed).....	\$50.00 per payoff
Loan Documentation.....	\$25.00 each
Subordination.....	\$150.00 per loan (Non-Refundable)

Replace Visa Credit Card.....	\$5.00 per card
Loan Payment by Phone.....	\$5.00 per payment
Cash Advance	3% of advance

Money Market/Savings Accounts

Below Minimum Balance.....	\$20.00 per occurrence
Checks less than \$500.00 Minimum.....	\$15.00 per check
Excessive Number of Transactions.....	\$20.00 per transaction
Excessive Number of Checks.....	\$20.00 per check
Share Savings Excessive Transfers.....	\$20.00 per occurrence

Account Information

Photocopy of statement.....	\$7.00 per statement
Research (\$25.00 Minimum Charge, Billed in ½ Hour Increments; Refundable if Credit Union Error).....	\$25.00 per hour
Legal Process: Lien and Levy	
Research/Administration.....	\$75.00 per request/demand
Verification of Deposit or Other Account Status.....	\$7.00 per occasion/request
Letter Providing Account Information.....	\$25.00 each
Print Out of Current Account Information.....	\$7.00 per request

ATM Fees

ATM "Foreign" Transaction (Non-TCFCU Cards Used in Credit Union ATMs).....	\$3.00 per transaction
ATM Returned Item - Foreign Deposits.....	\$6.00 per item
ATM Overdraft Fee (POS).....	\$27.00 per transaction

Miscellaneous Fees

Cashier's Checks.....	\$5.00 each
Check Cashing Fee (Per Item, with an Aggregate Balance of less than \$200.00).....	\$8.00 per check cashed
Copy of Deposited Item.....	\$5.00 each
Early Closing of Account (Within First 2 Months of Opening).....	\$25.00
Reinstatement of Closed Checking Account.....	\$25.00
Escheat Notice Fee.....	\$2.00 per notice
Inactive Account Fee (After 12 Months of Inactivity and an Aggregate Balance of Less than \$1,000.00).....	\$5.00 per month
Locator Fee (Research Address Change)	\$6.00 per notice received
Notary (Non-Credit Union Business).....	\$15.00 per signature
Photocopy of Credit Union Check.....	\$5.00 per copy
Photocopies (Not Required for Credit Union Business).....	\$3.00 per page
Returned Deposited Items.....	\$27.00 per item
Returned ACH Items.....	\$27.00 per item
International ACH.....	\$3.00 per transaction
Share Account Below Par (Par is \$25.00).....	\$7.00 per month
Wire Transfer (Domestic – In or Out).....	\$35.00 per wire
IRA funds Transfer Fee (To Another Financial Institution).....	\$50.00 per transfer
IRA Administration Fee.....	\$5.00 per quarter

(Effective February 2017)