



Deposit Account Fee Schedule

SERVICE	DESCRIPTION	FEE AMOUNT
Address Change		Free
Bill Pay		Free
Debit Card	Fraud or Stolen	Free
IRA's		Free
Lien Release Processing		Free
Notary		Free
Online Banking Transfer		Free
Overdraft Protection Transfer		Free
Telephone Transfer		Free
ATM	Transactions or Inquiries at - TENCU Owned Machines.	Free
	Non TENCU ATM's - Withdrawals	\$3.00
	Non TENCU ATM's - Inquiries or Transfer	\$2.00
Reorder Checks	Vary based on style selected	Fee Vary
Credit Card Dormant Statement	After 12 months	\$3.00
Wire Transfers	Wire Transfers	\$15.00 Incoming \$45.00 Outgoing
	International Wires	\$25.00 Incoming \$55.00 Outgoing
Business Checking Account	After 10 Free Transactions	\$20.00 Per Month
Dormant	Charged when there's no activity on an account for a certain period.	\$10.00 Per Month after 12 Months
Safe Deposit Box	3x5	\$35.00 Yearly
	5x5	\$50.00 Yearly
	3x10	\$75.00 Yearly
	5x10	\$100.00 Yearly
	10x10	\$125.00 Yearly
	Drilling / Replacement Key	\$175.00
Real Estate	Subordination Request	\$150.00
Garnishment / Levy		\$100.00 Per Incident
Legal Processing	Document Review, Foreclosures & Repossessions	\$100.00
Escheatment Research		\$50.00
Foreign Item Return		\$50.00
Return Payment or Non Sufficient Funds	Any Checks or ACH (An electronic fund transfer made between banks and credit unions across what is called the Automated Clearing House network.)	\$32.00
Loan Coupon		\$10.00
Privileged Assurance	The Privileged Assurance program is a courtesy overdraft benefit provided to members in good standing. It is provided solely at the discretion of the Credit Union, and may be revoked from a member's account at any time.	\$32.00
Credit Card or Debit Card	Rushed Replacement	\$32.00
		Free
Late Payment		\$25.00
Early Closure	Within 180 Days	\$25.00
IRA	Transfer / Close	\$25.00
Non Member Check Cashing		\$25.00
Reconcile Account	An accounting process that compares two sets of records to check that figures are correct and in agreement.	\$25.00 Per Hour
Skip-a-pay		\$25.00
Stop Payment	ACH, Draft & Teller Check	\$25.00
Christmas Club	Per Withdrawal	\$5.00
Loan Payment	Online Loan Payment (External or Via Phone)	\$10.00
Restart Checking		\$10.00 Monthly



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This schedule outlines the fees that are applicable to your account(s) as identified. This schedule is incorporated as part of your account agreement with Ten Credit Union.

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SERVICE	DESCRIPTION	FEE AMOUNT
Verification of Deposit	A document through which a mortgage lender obtains proof from a borrower's banking institution of his or her balances. This can also include rentals.	\$10.00
Cashier's Check	1 Free Per Month For Ages 55 or Older	\$5.00
Credit Card	Receipt Copies	\$5.00
Returned Mail	Statements	\$5.00
Paper Statement		\$3.00
Check / Draft	Copies (<i>Each</i>)	\$3.00
Copy of Credit Union By-Laws		\$3.00
Printed Activity Report		\$3.00
Counter Checks	No Fee For A New Account	\$2.00 Per Sheet
Copy or Fax	Print Per Page	\$1.50
Counting Coins	Loose	7.00%
Credit Card	Cash Advance Fee	2.00%
Debit Card Foreign	Transaction Fee	2.00%
Foreign Transaction		1.00%