# TREMONT CREDIT UNION Schedule of Fees

All fees effective as of July 1, 2023

# **Checking Account**

First Check Order (box of 50 checks) Free Temporary Checks Free Basic Monthly Service Fee \$5.00 Fee waived with Direct Deposit or \$500 Average Daily Balance e-Green Checking Monthly Service Fee Free Student Checking Monthly Service Fee Free \$15.00 New Account Closure (within 90 days) \$5.00 each Overdraft Protection Transfer

### ATM/Debit Card

Visa ISA for International Transactions No Currency or Currency Conversion 1% of amount ATM Transactions at Non-TCU ATMs Free Non-Member ATM Transaction \$3.50

Debit Card Card Replacement \$20.00 Rush Card \$60.00

# Lending

Skip a Pay Program

Residential

Loan Modification 1% of loan amount (\$3,000 maximum) Subordination Fee \$475.00 Reissue/Confirmatory Discharge \$100.00 \$75.00 Lien Release Fee - Residential Property \$175.00 Lien Release Fee - Commercial Property \$175.00 Partial Release of Collateral \$350.00 Closing Documentation Redraw Fee Residential Loan \$250.00

Processing Fee (loans refinanced within 6 months) \$199.00

Other / Miscellaneous

Account Reconciliation	\$25.00 per hour
Insufficient Funds Paid	\$32.00 per item
Insufficient Funds Returned	\$32.00 per item
Stop Payment	\$32.00
Christmas Club Early Withdrawal	\$18.00 per withdrawal
Coin Machine Use for Members	Free
Copy of Loan Files	\$15.00
Copy of Statement	\$5.00 per statement
Copy of Check	\$5.00 per check
Mobile App	Free
Mobile Deposit	Free
Abandoned Property/Escheatment Fee	\$100.00
eStatements Online Monthly Statements	Free
Foreign Check Collection	\$15.00 per check
Levy Processing	\$50.00
Money Order	\$3.00
Non-Member On Us Check Cashing	\$5.00
Notary Public Services	Free
Official Check	\$5.00 per check
Loan Payoff Request Letter	Free
Research	\$50.00 per hour
Return Mail Due to Incorrect Address	\$5.00 monthly
Subpoena Research	\$75.00 per hour
Wire Transfer - Incoming	\$10.00
Wire Transfer - Outgoing	\$20.00

## Under 18 & Over 65 - Personal Accounts Only\*

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Check Orders per box	Free
Insufficient Funds Paid	\$5.00
Insufficient Funds Returned	\$5.00
*No Monthly Service Fees Will Be Charged	

REV 09/2024







\$35.00 each