

TECHNICOLOR

Federal Credit Union



SCHEDULE OF FEES: Effective 10/01/2017

Federally Insured by NCUA

GENERAL FEES AND CHARGES

Account Inactivity	\$6.00 per quarter
Account Research/Reconciliation	\$25.00 per hour
Below Minimum	\$9.00 per quarter
Cashiers Checks	\$6.00 per item
Cashiers Check of Teller Check Copy	\$5.00 per copy
Escheat Notice	\$2.00 per notice
Legal Processing (Levy, Subpoena, Etc.)	\$35.00 per request
Loan Payment Made by Credit Card	\$5.00 per transaction
Membership Fee (One Time at Account Opening)	\$5.00 per account
Next Day Online Loan Payment	\$5.00 per transaction
Notary Service (California Documents Only)	\$10.00 per document
Non-Member Check Cashing	\$5.00 per check
Non-TFCU Credit Card Cash Advance	\$20.00 per advance
Photocopy Fee* (1st Page Free)	\$0.50 per page
Regulation D Excessive Transaction	\$5.00 per transaction
Reopen Account Fee	\$10.00 per account
Rush Delivery Charge	\$50.00 per item
Returned Mail	\$3.00 per item
Statement Copy	\$10.00 per copy
Verification of Deposit	\$15.00 per request
Wire Transfer - Domestic	\$30.00 per item
Wire Transfer - International	\$40.00 per item

CHECKING ACCOUNT FEES

Business Plus Checking*	\$15.95 per month
Courtesy Pay	\$30.00 per item
ePay / Online Bill Payment**	\$5.95 per month
NSF/ Returned Deposit or Withdrawal Item	\$30.00 per item
Overdraft Transfer	\$3.00 per item
Paid Check Photocopy	\$10.00 per copy
Spectrum Plus Checking*	\$5.95 per month
Stop Payment Request	\$25.00 per request

ATM FEES

ATM Deposit Adjustment	\$3.00 per item
ATM Foreign Deposit NSF	\$6.00 per item
Replacement Card / PIN Number	\$15.00 per request
Transaction Document Copy	\$10.00 per request
Withdrawals at Non CO-OP ATMs	\$2.00 per item

CREDIT CARD ACCOUNT FEES

Cash Advance / Balance Transfer	3% of amount
Express Card Replacement	\$50.00 per card
Foreign Transaction Fees	1% of transaction
Late Payment Fees	the lesser of: (1) the amount of the minimum payment due or (2) \$25.00 per incident
Over the Limit Fee	\$25.00 per incident
Replacement Card / PIN Number	\$15.00 per item
Returned Payment	\$30.00 per item
Transaction Document Copy	\$10.00 per copy

LOAN FEES

Lien Satisfied	\$15.00 per lien
Loan Payment Extension	\$30.00 per loan
HELOC Application Fee	\$450.00 per loan

REAL ESTATE FEES

Appraisal Fee	\$450.00 minimum
Appraisal Waiver Fee	\$50.00 per loan
Late Fee	5% of payment
Origination Fee	\$350.00 per loan
Payoff Demand	\$50.00 per demand
Reconveyance Fee	\$75.00 per request

* Fee waived when you maintain a monthly average checking balance of: \$5,000.00 or more for Personal Checking and \$10,000.00 or more for Business Checking accounts or if you have \$300 automatic payroll deposit each month into your credit union accounts.

** Fee waived for accounts that have Spectrum Plus or Business Plus Checking Accounts.