TBA CREDIT UNION
P.O. Box 1049
Traverse City, MI 49685
Ph: 231.946.7090
Fax: 231.932.5050

Schedule of Fees and Charges

Membership/Savings Related Fees:

Account History	$5.00
Account Verification Request Form	$10.00
Dormant Account Fee (24 Months of Inactivity)	$50.00 per month
Paper Statement (Mailed)	$2.00
Paper Statement Customized (Large Print, Black Bars, Two Columns)	$3.00
Savings Balance Below Minimum (below $100.00 minimum)	$10.00
Statement Copy	$5.00

Checking Account Related Fees:

Check Copy	$2.00
Check Order (Re-Order)	Varies by style and quantity
Overdraft Transfer – Excluding Line of Credit Loans	$3.00 per transfer
Non-Sufficient Funds (NSF) – Excluding Debit Card Transactions	$20.00 per item on available balance
Money Market Account (Below Minimum Balance)	$6.00 per month

Loan Related Fees:

Amortization Printed	$5.00
Home Equity Annual Fee	$25.00
Mortgage Loan Payoff Fax Fee	$20.00
Skip/Interest Extension	$30.00
Subordination Agreement	$125.00

Credit/Debit/ATM Card Related Fees:

ATM Service Fee at Non-CO-OP Network Machines	$1.00
Card Replacement	$10.00
Rush Card Order (2-day)	$20.00
Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
VISA Credit Card Late Payment	$20.00
VISA Credit Card Payment NSF Check	$10.00
VISA Credit Card Statement Copy	$5.00
VISA Gift Card	$3.00
VISA Travel Money Card	$5.00

General Fees:

A2A Setup Fee	$5.00
ACH On-Demand Pending ACH Deposit	$15.00
ACH Outgoing Setup Fee	$15.00
Account Research	$50.00 per hour
Copies	$0.15 per page
Fax (Sent)	$2.00
Fax Additional Pages (Sent)	$1.00 per page
Foreign Currency Purchase	$15.00 minimum (determined by amount)
Foreign Currency Exchange (Turning in Foreign Dollars)	$50.00
Garnishment/Levy	$25.00
Money Order	$2.00
Cashier's Check	$2.00

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Schedule of Fees and Charges (continued)

General Fees (continued):

Phone Transfer	$3.00
Safe Deposit Box Rental Fee	
● 3X5	$30.00
● 3X10	$45.00
● 5X10	$60.00
● 10X10	$95.00
Safe Deposit Box Key Replacement	$10.00
Safe Deposit Box Drilling	$200.00
Special Information Request (Look-Up)	$10.00
Special Information Request (Copies)	$2.00 per copy
Wire Transfer	$20.00
Wire Transfer-Foreign	$50.00

Fees are subject to change.

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