



FEDERAL CREDIT UNION
trunorthcu.org

FEE SCHEDULE

Effective December 1, 2017

Checking	
Monthly service charge	None
Overdraft returned	\$25
Overdraft paid	\$25
Account negative > 30 days	\$25
Stop payment (Draft or ACH)	\$15
Check/Draft copy	\$2
Overdraft transfer	None

ATM	
Deposits	Not available
Withdrawals	No charge
Transfer	No charge
Overdraft	No charge
Replace lost card	\$2

VISA Credit Card	
Over the limit	No charge
Late payment	\$25
Replace lost card	\$2
Payment returned NSF	\$25
VISA gift card	\$2
VISA travel card	\$5 (\$8 – with EMV chip)

Wires	
Outgoing	\$30
Outgoing foreign	\$50
Incoming	Free
Wires to federal reserve	\$30

Loans	
Reverse loan payment	\$25
Loan payment returned NSF	\$25
Loan modification	\$25
Loan subordination	\$150

Safe Deposit Boxes	
5x3 inches	\$15
5x5 inches	\$20
10x3 inches	\$25
10x5 inches	\$30
10x10 inches	\$40
Lost key	\$10
Drilling (both keys lost)	\$140

All Accounts	
Early account closure within 6 months of opening	\$25
Bad address	\$5/month
Dormant account <small>** an account is dormant if, for 18 months, there have been no deposits, withdrawals, no active loans, IRAs, or certificates.</small>	\$5/month
Reopen closed membership	\$25 (within 6 months)
Deposited check returned unpaid	\$3/item (\$3 max per day)
Account research	15 minutes free; \$20/hour
Transaction copies	\$1 per page
Money order	\$1
Certified check	\$2
Rolled coin	2 free per day; \$0.10 per roll
Loose coin (member)	5% of coin total over \$200
Loose coin (nonmember)	15% of coin total
Photocopies	5 free per day; \$0.25 per copy
Fax	\$1 per page
Garnishment, Levies, Executives	\$30
Phone Transfers	\$2
Notary (non-member)	\$10
ACH origination	\$30