

## Fee Schedule

As of January 19, 2018

### General Services

|   |                   |
|---|-------------------|
| Membership Share Par Value                            | \$ 5.00           |
| Money Orders  | \$ 1.00           |
| Cashier's Checks <sup>4</sup>                         | \$ 3.00           |
| Notary Service  | Free              |
| Signature Guarantee/Medallion                         | Free              |
| Domestic Outgoing Wire Transfer                       | \$ 20.00          |
| Domestic Incoming Wire Transfer                       | \$ 10.00          |
| Foreign Outgoing Wire Transfer                        | \$ 50.00          |
| Foreign Incoming Wire Transfer                        | \$ 10.00          |
| Deposited Checks Returned NSF                         | \$ 10.00          |
| <b>Overdraft<sup>6</sup></b>                          | <b>\$ 28.00</b>   |
| Dormant Account (after 2 years inactive)              | \$5.00/mth        |
| <b>Paper Statement (new accounts)<sup>5</sup></b>     | <b>\$3.00/mth</b> |
| <b>Duplicate/Mini Statement<sup>6</sup></b>           | <b>\$3.00</b>     |
| <b>Returned Mail (due to bad address)<sup>6</sup></b> | <b>\$ 5.00</b>    |
| Early Account Closing <sup>2</sup>                    | \$ 5.00           |
| Account Research (Per Hour)                           | \$ 15.00          |
| <b>Escheats<sup>6</sup></b>                           | <b>\$ 50.00</b>   |
| Stop Payment <sup>1</sup>                             | \$ 25.00          |

### Automated Teller Machine Service

|                                       |                 |
|---------------------------------------|-----------------|
| Replacement ATM Card                  | \$ 5.00         |
| Replacement Debit Card                | \$ 5.00         |
| <b>Overdraft Charge<sup>6</sup></b>   | <b>\$ 28.00</b> |
| Non Co-Op Withdrawals (TLC members)   | \$ 1.00         |
| Non Co-Op Card ATM Deposits at TLC    | \$ 5.00         |
| Non Co-Op Card ATM Withdrawals at TLC | \$ 3.00         |

### Check Cashing (only a savings account(s) w/less than \$500)

|                               |         |
|-------------------------------|---------|
| For checks over \$20.00       | \$ 2.00 |
| For checks over \$100.00      | \$ 5.00 |
| Not available for non-members |         |

### Checking Account Services

|   |                 |
|---|-----------------|
| \$50.00 minimum opening deposit         |                 |
| Member checks - (depends on style)      | Vary            |
| Check Copies                            | \$ 2.00         |
| Duplicate Statements                    | \$ 3.00         |
| <b>Non Sufficient Funds<sup>6</sup></b> | <b>\$ 28.00</b> |
| <b>Overdraft Charge<sup>6</sup></b>     | <b>\$ 28.00</b> |
| Overdraft Protection Enrollment         | \$ -            |
| Monthly Service Fee                     |                 |
| - Basic Checking                        | \$ -            |
| - Checking (Below \$500.00)             | \$ 3.00         |
| Money Market                            |                 |
| - If balance falls below \$2,500        | \$ 5.00         |
| - Debits over 6 withdrawals per month   | \$ 5.00         |
| Transfer from Savings                   | \$ 3.00         |
| Returned item                           | \$ 10.00        |
| Starter Checks (12 total)               | \$ 2.00         |

### VISA & Loan Services

|   |          |
|---|----------|
| VISA Platinum Annual Fee                  | \$ -     |
| VISA Foreign Transaction                  | 1.00%    |
| VISA Late Charge                          | \$ 30.00 |
| VISA Over-The-Limit Charge                | \$ 30.00 |
| VISA Return Payment                       | \$ 25.00 |
| VISA Statement Copy                       | \$ 10.00 |
| Visa Credit Card Replacement <sup>3</sup> | \$ 5.00  |
| "Rush Mail" a Card                        | \$ 25.00 |
| Garnishment Processing Fee                | \$ 40.00 |

### Safe Deposit Box (Main, Tecumseh, Blissfield)

|                               |                       |           |
|-------------------------------|-----------------------|-----------|
|                               | Platinum <sup>7</sup> |           |
| 3" x 5"                       | \$ 17.00              | \$ 20.00  |
| 3" x 10"                      | \$ 25.00              | \$ 30.00  |
| 5" x 10"                      | \$ 42.00              | \$ 50.00  |
| 10" x 10" (n/a in Blissfield) | \$ 55.00              | \$ 65.00  |
| Change of locks or drilling   |                       | \$ 150.00 |

### Debit Card

|                                     |                 |
|-------------------------------------|-----------------|
| Debit - Custom Gallery Cards        | \$ 5.00         |
| Debit - Personalized Cards          | \$ 5.00         |
| Debit Card Replacement <sup>3</sup> | \$ 5.00         |
| <b>Overdraft Charge<sup>6</sup></b> | <b>\$ 28.00</b> |
| Gift Card                           | \$ 2.50         |
| Travel Money Card                   | \$ 5.00         |
| Travel EMV Card                     | \$ 10.00        |

### Coin Sorting

|             |       |
|-------------|-------|
| Members     | Free  |
| Non-members | 9.00% |

### eServices

|                |      |
|----------------|------|
| Online Banking | Free |
| Bill Payment   | Free |
| Mobile Banking | Free |
| eStatements    | Free |
| eStatements    | Free |

1. Per stopped check or ACH transaction. A range of checks may be stopped for one stop payment fee. Certain restrictions apply.

2. Assessed on accounts that are closed within 6 months of opening date.

3. For general replacement damaged or lost.

4. One free cashier check per day.

5. **New accounts as of 4-1-17. Excludes members under the age of 18 and 65 years and older**

6. **New/change as of 4-1-17**

7. Platinum members have 3 of the following 4 services: Checking, Debit Card, Direct Deposit, Home Banking

\*Checks clear our system throughout the day. To avoid checks being returned, deposits should be made to your checking account before the check is actually written. After three (3) overdrafts of your checking account, the account may automatically be closed.