

Transactional Fees	
Overdraft Returned	\$25
Overdraft Paid	\$25
Account negative > 30 days	\$25
Stop Payment (draft or ACH)	\$20
Deposited Check Returned Unpaid	\$5/item (max \$5 per day)
Relace Lost Card (ATM, Debit, Credit)	\$5
Rush Card	\$30
Outgoing Wire	\$35
Outgoing Foreign Wire	\$60
Incoming Wire	\$2
Returned Wire	\$45
Certified Check	\$2 under \$1,000; free over \$1,000
Reissue Certified Check	\$2
Money Order	\$1
Draft Copies	\$1
Fax	\$1 per page
Transaction Copies	\$1 per page
Photocopies	5 free per day; \$0.25 per copy
Rolled Coin	2 free per day; \$0.10 per roll
Loose Coin	5% of coin total over \$200
Loose Coin (non-member)	15% of coin total
ACH Modification	\$30
Telephone Transfers	\$2
Bill Processing (City Water)	\$2
Notary (non-member)	\$10
Non-member check cashing	\$3
VISA Gift Card	\$5
VISA Travel Card	\$8
VISA Travel Card Reload	\$2
Foreign Currency Purchase	\$8

Account Fees	
Reopen Closed Membership (within 6 months)	\$25
Dormant Account*	\$5
Account Research per hour; \$40 minimum (15 minutes free/month)	\$40
Garnishment/Levy	\$50
Escheat	\$50
Subpoena	\$75
Bad Address	\$5

Safe Deposit Box Fees	
5x3 inches	\$15
5x5 inches	\$20
10x3 inches	\$25
10x5 inches	\$30
10x10 inches	\$40
Lost Key	\$30
Drill Box	\$200

*18 months with no activity



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