

Business Accounts

Business Checking

Monthly fee if the combined account balance >= \$5,000	..... \$0
Monthly fee if balance below \$5,000	..... \$10
Transaction fees (combined credits and debits in excess of 100)	..... \$ .15 Each
Currency handling (outgoing paper and coin)	.... .1% of Request
Stop Payment – Share Draft (Check), ACH/Bill Payer	.... \$25.00 Each
Return of a Draft/ACH Transaction	..... \$30.00 Each
Return of a Deposited Item	..... \$15.00 Each
Copy of Paid Draft: Online – Free; In Branch	..... \$3.00 Each
Certified Draft	..... \$2.00 Each
Share Draft Orders	..... Prices vary
Temporary Drafts (10)	..... FREE
Overdraft Transfer from Savings or Money Market	..... \$6.00 Each

Miscellaneous Charges

Signature Guarantee Service	..... FREE
Notary Public	..... FREE
Research (Per Hour)	..... \$10.00
Legal Document Processing	..... \$75.00
Abandoned Property Processing Fee	..... \$20.00
Copy of Statement: Online – Free; In Branch	..... \$3.00 Each
FAX Service	..... Nominal Charge
Break Open of Safe Deposit Box	..... \$150.00
Safe Deposit Box Replacement Key	..... \$6.00
Safe Deposit Boxes (Bay Shore, Farmingville, Holbrook, Huntington, Port Jefferson Station, Rocky Point & Smithtown only). Please call for availability and rental fees.	

All rates and terms are subject to change without notice.



The Educated Choice

Main Office:

102 Motor Parkway, Hauppauge
P.O. Box 9005
Smithtown, NY 11787-9005
631-698-7000 • 1-800-341-4333*
www.teachersfcu.org

*Outside of the Long Island, Westchester and New York Metro areas.

EQUAL OPPORTUNITY LENDER



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



Schedule of Fees & Service Charges

Effective: August 1, 2011

Teachers Federal

TFCU

Credit Union

Since 1952

The Educated Choice

Schedule of Fees and Service Charges
Effective: August 1, 2011

Share/Savings Accounts

Minimum Balance	\$1.00
Monthly Fee	\$0
Inactive Fee (after 2 years and under \$100.00)	\$10.00/Month
Negative Balance Fee	\$0
Return of a Deposited Item	\$15.00 Each

Share Draft/Checking

Monthly Fee	\$0
Minimum Balance	\$0
Per Check Fee	\$0
Stop Payment-Share Draft (Check), ACH/Bill Payer	\$25.00 Each
Return of a Draft/ACH Transaction	\$30.00 Each
Return of a Deposited Item	\$15.00 Each
Copy of Paid Draft: Online-Free; In Branch	\$3.00 Each
Certified Draft	\$2.00 Each
Share Draft Orders	Prices vary by design
Temporary Drafts (10)	FREE
Overdraft Transfer from Savings or Money Market	\$6.00 Each

Educated Choice Discounts

Maintain a minimum monthly combined balance of \$2,500 or more in any combination of deposit accounts and you can enroll in this special benefits package.

Account Benefits	Gold	Platinum
Combined Monthly Minimum Balance	\$2,500	\$5,000
Consumer Loan Rate Discount†	.25%	.50%
VISA Credit Card Rate Discount	.24%	.48%
Mortgage Closing Cost Discount	\$100	\$200
Share Draft Orders (Basic Design)	At Cost	FREE (Shipping & handling not included)
Overdraft Transfer Fee	\$6	FREE
Availability on Checks Deposited	N/A	Immediate, up to \$1,000
VISA Gift Card Fee (in branch)	10 FREE per year	10 FREE per year
Non-TFCU ATM Surcharge Rebate**	N/A	Up to \$5/month
TFCU Fee for Off-site ATM Transactions*	FREE	FREE
Travelers Checks, Money Orders, Official Checks, Bond Coupon Redemption, Account Transcripts at Branch	FREE	FREE
Copy of Paid Draft and/or Domestic Wire Transfer	3 each per year-FREE	6 each per year-FREE
Below Minimum Average Balance Monthly Fee - charged <u>only</u> if your balance falls below the designated level.	\$8	\$10

VISA Credit Cards

Annual Fee	\$0
Cash Advance Fee	2%
Late Payment Fee	\$18.00
Over Limit Fee	\$0
Card Replacement Fee	\$5.00 Each

Certificate Accounts

Minimum Opening Deposit	\$1,000.00
Maintenance Fee	\$0
Early Withdrawal Penalties ..	Apply depending on term of certificate

Individual Retirement Accounts

Maintenance Fee	\$0
Outgoing Transfers and Rollovers	FREE
Withdrawal Penalties	Incurred before age 59-1/2

Money Market Accounts

Minimum Opening Deposit	\$2,500.00
Under \$500 Balance Fee	\$5.00/Month
More than 6 Drafts Cleared Per Month	\$10.00 Each

Mortgage Loans

Application Fee	\$60.00
Mortgage Processing Fee	\$295.00
Late Payment Fee	4% of principal and interest payment
Closing Costs	Based on amount borrowed
Mortgage Satisfaction Fee	\$30.00

Electronic Services

Telephone Banking (CATT)	FREE
Online Account Access	FREE
Online Bill Payment	FREE
Online Bill Payment Stop Payment Request	\$25.00 Each
Online Bill Payer Expedited Electronic Payment	\$5.00
Online Bill Payer Request to Overnight a Bill Payer Check	\$25.00
Online Bill Payer Request for Summary of Bill Payer Activity via a CD ..	\$25.00
ATM/Check Card Issuance	FREE
Check Card Daily Purchase Maximum	\$2,500.00
TFCU ATM Usage	FREE
Non-TFCU ATM Usage*	\$1.25 Per transaction
ATM Surcharge Non-Member	\$2.00
ATM/Check Card Daily Cash Withdrawal Limit***	\$500.00
Replacement of ATM/Check Card	\$10.00 Each
Replacement of Gift Card	\$5.00 Each
Reprogram ATM/Check Card PIN	FREE
Direct Deposit	FREE
Domestic Wire Transfer (Outgoing)	\$15.00 Each
Wire Transfer (Incoming)	\$10.00
Stop Payment of Automatic Transfer (ACH)	\$25.00 Each

Convenience Services

Money Orders	\$1.25 Each
VISA Gift Card	
In-Branch Purchase	\$4.00 Per Card
Gift Card Inactivity Fee . . .	\$4.00 Per month after 12 months of inactivity
American Express Travelers Cheques	50¢ Per \$100
American Express Gift Cheques	\$2.00 Each
Official Check - Third Party	\$3.00 Each
Bond Coupon Redemption	\$4.00/Envelope
Foreign Collection Item	\$22.00 Each

Educated Choice discount available.

†Select Consumer Loan programs. *Surcharges may be imposed by non-TFCU ATM owners. **Platinum Members will receive a rebate of foreign (non-TFCU) ATM surcharge fees up to a maximum of \$5 per calendar month. ***Visa imposes a 1.00% currency conversion fee for multi-currency international transactions and 0.80% currency conversion fee for single-currency international transactions when the acquirer and issuer country codes are different. Effective April 16, 2011, Visa imposes a cash disbursement fee for international/inter-regional VISA & PLUS ATM cash disbursement transactions. For Visa Europe the fee is US \$1.50. For Canada the fee is US \$1.25. For the Asia Pacific and Latin America/Caribbean regions the fee is US \$0.65 + 0.52%. For Central/Eastern Europe, Middle East and African regions the fee is US \$0.55 + 0.42%. This applies to Visa Credit & Debit Cards. This does not apply to US cards used at terminals in the US or its territories.