

Schedule of Fees & Services

Charges Effective: February 2026

Share / Savings Accounts	
Minimum Balance	\$1.00
Monthly Fee	\$0.00
Inactivity Fee <i>(After two years of savings account inactivity and balance under \$100.00)</i>	\$10.00 / Month
Negative Balance Fee	\$0.00
Return of a Draft/ACH Transaction, per presentment ¹ <i>(Maximum of 8 per account each month)</i>	\$32.00 Each
Courtesy Transfer Overdraft Protection Program Fee <i>(Maximum of 6 fees and 6 transfers per account each month)</i>	\$8.00 Each

Share Draft / Checking	
Minimum Balance	\$0.00
Monthly Fee	\$0.00
Checking Account Inactivity Fee <i>(After one year of checking account inactivity and balance under \$100.00)</i>	\$10.00 / Month
Per Check Fee	\$0.00
Stop Payment - Share Draft (Check), ACH/Bill Payer	\$25.00 Each
Return of a Draft/ACH Transaction, per presentment ¹ <i>(Maximum of 8 per account each month)</i>	\$32.00 Each
Copy of Paid Draft: Online-Free; In Branch	\$3.00 Each
Share Draft Orders	Prices vary by design
Temporary Drafts (8)	FREE
Privilege Pay Returned Item Fee (per occurrence)	\$32.00 Each
Benefits Plus Monthly Fee	\$4.95
Benefits Plus Premium Monthly Fee	\$9.95

Certificate Accounts	
Minimum Opening Deposit	\$1,000.00
Maintenance Fee	\$0.00
Early Withdrawal Penalties	May vary depending on term of certificate

Individual Retirement Accounts	
Maintenance Fee	\$0.00
Outgoing Transfers & Rollovers	FREE

Money Market Accounts	
Minimum Opening Deposit	\$2,500.00
Under \$500.00 Balance Fee	\$5.00 / Month
Return of a draft/ACH Transaction, per presentment ¹ <i>(Maximum 8 per account each month)</i>	\$32.00 Each
Courtesy Transfer Overdraft Protection Program Fee <i>(Maximum of 6 fees assessed and 6 transfers per account each month)</i>	\$8.00 Each

Mortgage Loans	
Mortgage Application Fee	\$100.00
Late Payment Fee	4% of Principal & Interest Payment
Closing Costs ^(E.C.)	Based on amount borrowed
Mortgage Subordination Preparation Fee	\$150.00
Mortgage Satisfaction Preparation Fee	\$40.00

Visa Credit Cards	
Annual Fee	\$0.00
Cash Advance Fee	\$5.00 or 3% whichever is greater
Late Payment Fee	\$25.00
Over Limit Fee	\$0.00
Expedited Card Fee	\$35.00
Card Replacement Fee	\$5.00 Each

Electronic Services	
Telephone Banking (DNA Voice)	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 Each
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
One-Time Online Loan Payment ⁵	\$4.95
Check Card Daily Purchase Maximum	\$2,500.00
Teachers Federal Credit Union ATM Usage	FREE
^(E.C.) Non-Teachers Federal Credit Union ATM Usage ³	\$1.75 Per
ATM/ Check Card Daily Cash Withdrawal Limit	\$1,000.00
Replacement of ATM/ Check Card	\$10.00
Reprogram ATM / Check Card PIN	FREE
Direct Deposit	FREE
Domestic Wire Transfer (Outgoing)	\$25.00 Each
Domestic/International Wire Transfer (Incoming)	\$15.00 Each
Stop Payment of Automatic Transfer (ACH)	\$25.00 Each
International Wire Transfer: US-US Dollar (Outgoing)	\$50.00 Each
International Wire Transfer: US-Foreign Currency (Outgoing)	\$30.00 Each
Pay-By-Phone Service	\$16.50 Per Transaction

Convenience Services	
Money Orders	\$3.00 Each
Official Check <i>Made Payable to a Third Party</i>	\$3.00 Each
Foreign Collection Item	\$22.00 Each

Business Checking Accounts	
Monthly Fee	\$10.00 Or *No Fee if Conditions are Met
<i>*If Minimum Balance in Business Checking Account Balance is \$5,000.00 at the end of the month OR \$20,000.00 in total end of combined deposit balances</i>	
Business Transaction Fees (Combined credits & debits in excess of 100)	\$0.40 Each
Currency Handling (outgoing paper & coin)	1% of Request
Stop Payment – Checks, ACH or Bill Payer	\$25.00 Each

Fees & Services continued on the next page

Business Accounts (Other)	
Return of a Draft/ACH Transaction, per presentment <i>(Maximum 8 per calendar month)</i>	\$32.00 Each
Copy of Paid Draft: Online – FREE; In Branch	\$3.00 Each
Share Draft Orders	Prices Vary
Temporary Drafts (8)	FREE
Courtesy Transfer Overdraft Protection Program Fee Transfer from Savings or Money Market <i>Per courtesy transfer from a savings or money market account with a maximum of 6 fees assessed and 6 transfers allowed per month</i>	\$8.00 Each
Miscellaneous Charges	
Signature Guarantee Service	FREE
Notary Public	FREE
Research (Per Hour)	\$10.00
Legal Document Processing	\$75.00
Abandoned Property Processing Fee	\$25.00
Copy of Statement: Online-FREE; In Branch	\$3.00 Each
FAX Service	Nominal Charge
Break Open of Safe Deposit Box	\$200.00
Safe Deposit Late Payment Fee (30+ days late)	\$10.00
Safe Deposit Box Replacement Key	\$25.00
Undelivered Statement – One time per Occurrence	\$10.00

Educated Choice Discounts (E.C)		
Account Benefits	Gold	Premium
Combined Monthly Minimum Balance	\$2,500.00	\$5,000.00
Consumer Loan Rate Discount ²	.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)
Courtesy Transfer Overdraft Protection Program Fee Transfer from Savings or Money Market <i>(Limited to 6 per calendar month)</i>	\$8.00	FREE
Funds Availability on Checks Deposited	Normal Hold	Immediate (up to \$1,000.00)
Non-Teachers ATM Surcharge Rebate ⁴	N/A	Up to \$5 (per Month)
Teachers Fee for Off-site ATM Transactions ²	FREE	FREE
Money Orders, Official Checks, Account Transcripts at Branch	FREE	FREE
Copy of Paid Draft and / or Wire Transfer (Domestic Only)	3 each Free (per Year)	6 each Free (per Year)
Below Minimum Average Balance Monthly Fee- charged only if your balance falls below the designated level.	\$8.00	\$10.00

Safe Deposit Boxes Locations: Bay Shore, Farmingville, Holbrook, Huntington, Manorville, Oakdale, & Port Jefferson Station only. Please call for availability and rental fees.

¹If an initial ACH transaction is declined due to Non-Sufficient Funds (NSF), an NSF fee will be applied. Items returned unpaid that are re-presented again for payment will generally not be charged additional NSF or uncollected funds fees as applicable unless the presenter fails to identify the transaction as a re-presentation. To avoid fees, please monitor your account closely and ensure adequate funds are available.

²Select Consumer Loan programs.

³Surcharges may be imposed by non-Teachers Federal Credit Union ATM owners.

⁴Platinum Members will receive a rebate of foreign (non-Teachers) ATM surcharge fees up to a maximum of \$5 per calendar month.

⁵Applies to all external loan payments excluding student loans or credit card payments.

****Visa imposes a 1.00% currency conversion fee for multi-currency international and 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.

⁶For Educated Choice Members



Federally Insured by NCUA

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