

Schedule of Fees & Service

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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 Deposited Item.....	\$15.00 Each
EC Copy of Paid Draft: Online rFree; In Branch.....	\$3.00 Each
EC Share Draft Orders.....	Prices vary by design
Temporary Drafts(10).....	Free
Overdraft Transfer from Savings or MoneyMarket.....	\$6.00 Each
Privilege Pay (per occurrence).....	\$30.00 Each
Benefits Plus Monthly Fee.....	\$4.95

EC 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	\$2500	\$5000
Yield	.25%	.50%
Visa Credit Card Rate Discount	.24%	.48%
Mortgage Closing Cost Discount	\$100	\$200
Share Draft Orders (Basic Design)	At Cost	FREE r Shipping & Handling not include
Overdraft Transfer Fee	\$6	FREE
Funds Availability on Checks Deposited	N/A	Immediate, up to \$1,000
Visa Gift Card Fee (in Branches)	10 FREE per Year	10 FREE per Year
NonrTFCU ATM Surcharge Rebate **	N/A	Upto \$5/month
TFCU Fee for Offsite ATM Transactions*	FREE	FREE
Travelers Checks, Money Orders, Official Checks, Account Transcripts at Branch	FREE	FREE
Copy of Paid Draft and / or Domestic Wire Transfer	3 each per Year r FREE	6 each per year r FREE
Below Minimum Average Balance Monthly Fee charged only if your balance falls below the designated level.	\$8	\$10

Certificate Accounts

Minimum Opening Deposit.....	\$1,000
Maintenance Fee.....	\$0
Early Withdrawal Penalties.....	Apply depending on term of certificate

Individual Retirement Accounts

Maintenance Fee.....	\$0
Outgoing Transfers & Rollovers.....	FREE
Withdrawal Penalties.....	Incurred before age 59 r 1/2

Money Market Accounts

Minimum Opening Deposit.....	\$2,500
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 & interest payment

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Mortgage Satisfaction 2 222 222 222 222 v Fee

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

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 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
Check Card Daily Purchase Maximum.....	\$2,500.00
TFCU ATM Usage.....	FREE

EC NonrTFCU ATM Usage*..... XXXXXXXXXXXXXXXXXXXX..... \$1.25 Per





transaction ATM Surcharge Nonr Member.....	XXX.....	\$2.0
ATM/ Check Card Daily Cash Withdrawal Limit ***.....		\$500.00
Replacement of ATM/ Check Card.....		\$10.00
Replacement of Gift Card.....		\$5.00 Each
Reprogram ATM / Check Card PIN.....		FREE
Direct Deposit.....		FREE

EC Domestic Wire Transfer (Outgoing).....	\$100 Each
Wire Transfer (Incoming).....	XX \$10.00Z
Stop Payment of Automatic Transfer (ACH).....	XXXXX \$25.00 Each

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Select Consumer Loan programs. Surcharges may be imposed by nonrTFCU ATM owners.**Platinum Members will receive a rebate of foreign (nonrTFCU) ATM surcharge fees up to a maximum of \$5 per calendar month.***Visa imposes a 1.00% currency conversion fee for multicurrency 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/interrregional 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.

Convenience Services

 Money Orders	\$3.00 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

Foreign Collection Item.....\$22.00 Each

Business Accounts

Business Checking	
Monthly Fee if the Combined Account Balance >= \$5,000.....	\$0
Monthly Fee if Balance below \$5000.....	\$10
Transaction Fees (Combined credits & debits in excess of 100).....	\$.15 Each
Currency Handling (outgoing paper & coin).....	1% of Request
Stop Payment – Share Draft (Check), ACH/ Bill Payer.....	\$25.00Each

Business Accounts Continued

Return of a Draft / ACH Transaction.....	\$30.00 Each
Return of Deposited Item.....	\$15.00 Each
Copy of Paid Draft: Online – FREE; In Branch	\$3.00 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.....	\$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 Box Replacement Key.....	\$10.00
Safe Deposit Boxes (Bay Shore, Farmingville, Holbrook, Huntington, Port Jefferson Station, Rocky Point & Smithtown only)..	Please call for availability and rental fees.

Effective February 1, 2014

All Rates and terms are subject to change without notice.

Main Office:

102 Motor Parkway
 Hauppauge, NY 11788
 631-698-7000 · 1-800-341-4333*
www.teachersfcu.org

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

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.

