

Schedule of Fees & Service

Charges Effective: September 6 , 2019

Share / Savings Accounts

Minimum Balance.....	\$1.00
Monthly Fee.....	\$0
Electronic Withdrawals In Excess of 6 Cleared Per Month Will Return NSF.....	\$32.00
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, per presentment.....	\$32.00 Each
Return of Deposited Item.....	\$15.00 Each
 Copy of Paid Draft: Online-Free; In Branch.....	\$3.00 Each
 Share Draft Orders.....	Prices vary by design
Temporary Drafts (8).....	Free
Overdraft Transfer from Savings or Money Market.....	\$8.00 Each
Privilege Pay (per occurrence).....	\$32.00 Each
Benefits Plus Monthly Fee.....	\$4.95
Benefits Plus Premium Monthly Fee.....	\$9.95



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	\$2500	\$5000
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 include
Overdraft Transfer Fee	\$8	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
Non-TFCU ATM Surcharge Rebate ^{**}	N/A	Up to \$5/ month
TFCU Fee for Off-site ATM Transactions [*]	FREE	FREE
Money Orders, Official Checks, 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 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 59-1/2

Money Market Accounts

Minimum Opening Deposit.....	\$2,500
Under \$500 Balance Fee.....	\$5.00/month
Drafts In Excess of 6 Cleared Per Month.....	\$32.00

Mortgage Loans

Mortgage Application Fee.....	\$100.00
Late Payment Fee	4% of Principal & interest payment
 Closing Costs.....	Based on amount borrowed
Mortgage Subordination Preparation Fee.....	\$150.00
Mortgage Satisfaction Preparation Fee	\$30.00

Visa Credit Cards

Annual Fee	\$0
Cash Advance Fee	\$5.00 or 3% whichever is greater
Late Payment Fee.....	\$25.00
Over Limit Fee.....	\$0
Returned Payment Fee.....	\$32.00
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
Check Card Daily Purchase Maximum.....	\$2,500.00
TFCU ATM Usage.....	FREE
 Non-TFCU ATM Usage [*]	\$1.75 Per Transaction
ATM Surcharge Non-Member.....	\$3.00
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
 Domestic Wire Transfer (Outgoing).....	\$20.00 Each
Wire Transfer (Incoming).....	\$10.00 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 Dollar (Outgoing)	\$30.00 Each
Pay-By-Phone Service.....	\$16.50 per transaction

[†]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 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.

102 Motor Parkway · Hauppauge, NY 11788
Tel: 631-698-7000 · Fax: 631-648-2045 · www.teachersfcu.org
Mail: P.O. Box 9005, Smithtown, NY 11787

Convenience Services

 Money Orders	\$3.00 Each
 Visa Gift Card In- Branch Purchase.....	\$4.00 Per Card
Gift Card Inactivity Fee...	\$7.50 Per Month after 24 Months of Inactivity
 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, per presentment.....	\$32.00 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 (8).....	FREE
Overdraft Transfer from Savings or Money Market	\$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 Box Replacement Key.....	\$10.00
Safe Deposit Boxes (Bay Shore, Farmingville, Holbrook, Huntington, Manorville, Oakdale, Port Jefferson Station, Rocky Point, Briarwood & Smithtown only)..	Please call for availability and rental fees.

Effective September 6, 2019

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.

