

## Schedule of Fees & Services

Charges Effective: January 2023

Share / Savings Accounts	
Minimum Balance	\$1.00
Monthly Fee	\$0.00
Inactive Fee (After 2 years and under \$100.00)	\$10.00 / Month
Negative Balance Fee	\$0.00
Return of a Deposited Item	\$15.00 Each

Share Draft / Checking	
Monthly Fee	\$0.00
Minimum Balance	\$0.00
Per Check Fee	\$0.00
Stop Payment - Share Draft (Check), ACH/Bill Payer	\$25.00 Each
Return of a Draft/ACH Transaction, per presentation	\$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

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
Withdrawal Penalties	Incurred before age 59-1/2

Money Market Accounts	
Minimum Opening Deposit	\$2,500.00
Under \$500 Balance Fee	\$5.00 / Month

Mortgage Loans	
Mortgage Application Fee	\$100.00
Late Payment Fee	4% of Principal & Interest Payment
Closing Costs <sup>FC</sup>	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 <sup>1</sup>	\$2.00
Check Card Daily Purchase Maximum	\$2,500.00
Teachers Federal Credit Union ATM Usage	FREE
<sup>FC</sup> Non-Teachers Federal Credit Union ATM Usage <sup>2</sup>	\$1.75 Per
Transaction ATM Surcharge Non-Member	\$3.00
ATM/ Check Card Daily Cash Withdrawal Limit <sup>3</sup>	\$500.00
Replacement of ATM/ Check Card	\$10.00
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

Convenience Services	
Money Orders	\$3.00 Each
Visa Gift Card In- Branch Purchase	\$4.00 Per Card
Official Check – Third Party	\$3.00 Each
Foreign Collection Item	\$22.00 Each

Business Checking Accounts	
Monthly Fee if the Combined Account Balance is greater than or equal to \$5,000.00	FREE
Monthly Fee if Balance below \$5,000.00	\$10.00
Transaction Fees (Combined credits & debits in excess of 100)	\$ .15.00 Each
Currency Handling (outgoing paper & coin)	1% of Request
Stop Payment - Share Draft(Check). ACH/Bill Payer	\$25.00 Each

Business Accounts (Other)	
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 only). Please call for availability and rental fees.

<sup>1</sup>Select Consumer Loan programs.

<sup>2</sup>Surcharges may be imposed by non-Teachers Federal Credit Union ATM owners.

<sup>3</sup>Platinum Members will receive a rebate of foreign (non-Teachers) ATM surcharge fees up to a maximum of \$5 per calendar month.

<sup>4</sup>Applies 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.

<sup>EO</sup> For Educated Choice Members

Main Office:  
102 Motor Parkway  
Hauppauge, NY 11788  
631-698-7000  
1-800-341-4333\*

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



## Equal Opportunity Lender

## 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.

Educated Choice Discounts (E.C)		
Account Benefits	Gold	Premium
Combined Monthly Minimum Balance	\$2500	\$5000
Consumer Loan Rate Discount <sup>1</sup>	.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	\$8.00	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-Teachers ATM Surcharge Rebate <sup>2</sup>	N/A	Up to \$5 (per Month)
Teachers Fee for Off-site ATM Transactions <sup>2</sup>	FREE	FREE
Money Orders, Official Checks, Account Transcripts at Branch	FREE	FREE
Copy of Paid Draft and / or Domestic Wire Transfer	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	\$10