

FEE SCHEDULE

Effective September 1, 2025

SAVINGS ACCOUNTS	
Relationship Fee	\$5.00/Month, after 3 months Average Daily in (01) Savings is less than \$25; no other account relationships or direct deposit; 26 and older
ACH Stop Pay	\$20.00/Request
ACH Non-Sufficient Funds	\$28.00/Item
Return Deposit Item	\$25.00/Each
MONEY MARKET ACCOUNTS	
Opening Deposit	\$2,500.00
Money Market Withdrawal	\$5.00/Each, after 3 per month
Money Market Below Minimum	\$15.00/Month
CHRISTMAS CLUB ACCOUNTS	
Christmas Club Withdrawal/Close	\$10.00/Each
INDIVIDUAL RETIREMENT ACCOUNTS (IRAS)	
IRA Annual Fee	None
IRA Account Transfer	\$25.00/Request
Close IRA	\$25.00/Account within one (1) year
Early Withdrawal Fee (Terms of 1 year)	90 days' dividends or \$25.00 whichever is greater
Early Withdrawal Fee (Terms longer than 1 year)	180 days' dividends or \$25.00 whichever is greater
CERTIFICATE ACCOUNTS	
Early Withdrawal Fee (Terms of 6 months - 1 year)	90 days' dividends or \$25.00 whichever is greater
Early Withdrawal Fee (Terms longer than 1 year)	180 days' dividends or \$25.00 whichever is greater
CHECKING ACCOUNTS	
Monthly Maintenance Fee	None
Checking Account Non-Activity	\$5.00/Month, after 6 months of inactivity
Non-Sufficient Funds	\$28.00/Item

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CHECKING ACCOUNTS - CONTINUED	
ACH Non-Sufficient Funds	\$28.00/Item
Overdraft Protection	\$5.00/Transfer from CU Savings
Copy of Check	\$1.00/Each
Stop Pay Check or Sequence of Checks	\$20.00/Request
ACH Stop Pay	\$20.00/Request
Return Deposit Item	\$25.00/Each
Account Research/Balancing	\$25.00/Hour
DEBIT MASTERCARD®	
Monthly Card Fee	None
Debit/ATM Non-Sufficient Funds	\$28.00/Item
Card Replacement	\$7.00/Card
Debit/ATM & Credit Transactions	Free; Unlimited Debit/ATM (PIN) & Credit (non-PIN) transactions 8 free PIN transactions per month \$1.00 per Debit/ATM (PIN) transaction after the 8 free Unlimited Debit/ATM (PIN) transactions for members 25 and under
Credit Transactions	Free; Credit (non-PIN) transactions are unlimited
MASTERCARD® CREDIT CARD	
Card Replacement	\$7.00/Card
All Other Fees	Refer to account agreement & disclosure.
ONLINE & MOBILE BANKING SERVICES	
Monthly Fee	None; Standard text and data rates may still apply, check with your carrier for details.
Stop Payment Request	\$20.00/Each
Non-Sufficient Funds	\$28.00/Each
Investigation Fee	\$25.00/Item

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CASHIER'S CHECKS/MONEY ORDERS/VISA® GIFT CARDS	
Check by Phone	\$5.00/Check
Cashier's Check (3rd Party)	\$5.00/Check
Copy of Cashier's Check	\$1.00/Each
Money Order Fee	\$2.00/Each
Copy of a Money Order	\$1.00/Each
Visa® Gift Cards	\$3.00/Each
WIRE TRANSFERS	
Outgoing Wires	\$15.00/Transfer
Foreign Wires	\$35.00/Transfer
LENDING SERVICES	
Credit Builder Loan	\$10.00/Application
Loan Refinancing (Restrictions Apply)	\$25.00/Loan
Loan Late Payment	Refer to note and disclosure
OTHER SERVICE FEES	
Convenience Fee	\$7.95/Transaction
Shared Service Center Fee	\$2.25/Visit
Foreign Check Handling Fee	\$25.00, conversion fees not included
Overnight Delivery of Funds	Prices Vary
Legal Fees	Prices Vary
Dormant Account Fee	\$5.00/Month, after 24 months
Escheat Fee	\$75.00/Account
Return Mail	\$3.00/Each
Non-Member Check Cashing	\$5.00/Item
Non-Member Coin Counting Fee	5% of Total

The fees appearing in this fee schedule are accurate as of September 1, 2025. If you have any questions or require current fee information please contact a Tendto team member at 814.455.6400.