

Our standard fees **take effect on July 1, 2024,** and may vary depending on your account. These fees are subject to change.

Accounts Service Fees		Loans	
Paper Statement	\$3.00	Loan Coupon Fee	\$10.00
Account Reconciliation, per hour	\$25.00	Loan Payment	\$32.00
Early Closure (Within 180 days)	\$25.00	Checks Returned Unpaid Loan Payment (Online Payment	
Stop Payment (ACH/Draft/Cashiers' Checks)	\$32.00	(External or via phone) Skip A Pay	\$10.00 \$25.00
Return Payment /Non Sufficient Funds (Checks/ACH/EFT)	\$32.00¹	Real Estate Subordination Request	\$150.00
Return Check Deposit Fee	\$20.00		
Check/Draft Copies (each)	\$3.00	Wires	
Printed Activity Report	\$3.00	Domestic - Incoming	\$15.00
Counter Checks	ф2 <b>О</b> О	Domestic - Outgoing	\$25.00
(N/C for New accounts)	\$3.00	International - Incoming	\$30.00
Privileged Assurance	\$32.00	International - Outgoing	\$65.00
Non-Member Check Cashing	\$25.00	(US Currency)	ψ σ σ σ σ
Cashier's Check (1 Free per month for 55 years or older)	\$5.00	Credit and Debit Cards	
Restart Checking - Monthly	\$10.00	Credit Card - Rushed	\$50.00
Return Mail	\$10.00	Debit Card - Rushed	\$50.00
Dormant (No Activity after 12 Months)	\$15.00	Credit Card Cash Advance Fee	2%
Verification of Deposit	\$10.00	Debit Card Foreign Transaction Fee	
Christmas Club (per withdrawal)	\$5.00	Foreign Transaction Fee	2%
Business Checking Account (after 10 free transactions) per month	\$20.00	CC Dormant	1% N/C
Escheatment Research Fee	\$50.00	Statement (After 12 months)	
IRA - Transfer/Close	\$25.00	Credit Card Receipt Copies	N/C
Escheat Report Processing Fee			
	\$90.00	Foreign & Collection Fees	
Counting Loose Coins	7%	Foreign Item Return Fee	\$50.00
Re-order Checks	Fee Varies	Foreign and other Collection Items	\$25.00

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ATMs		No Charge	
Non TENCU ATM's - Withdrawals	\$3.00	Address Change	N/C
Non TENCU ATM's - Inquires	\$2.00	Bill Pay	N/C
or Transfer		Debit Card - Fraud /Stolen	N/C
Safe Deposit Boxes		IRA's	N/C
Safe Deposit Box	Per	Lien Processing	N/C
(Drilling/Replacement Key)	Vendor	Online Banking Transfers	N/C
Safe Deposit Box 3x5 yearly	\$35.00	Overdraft Protection Transfers	N/C
Safe Deposit Box 5x5 yearly	\$50.00	Telephone Transfers	N/C
Safe Deposit Box 3x10 yearly	\$75.00	•	N/C
Safe Deposit Box 5x10 yearly	\$100.00	Transaction Inquiries at TENCU owned ATMs	N/C
Safe Deposit Box 10x10 yearly	\$125.00	E-Statement (Paperless)	N/C
		Account Forced Closure	N/C
Legal Fees		Copy Fax Print Per Page	N/C
Garnishment/Levy Fee - per incident	\$100.00	Notary	N/C
Legal Processing Fees - Document Review/Foreclosures/Repo	\$125.00	.vota.y	N/C
Copy of Credit Union By - Laws	\$3.00		

Fees are subject to change at any time

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<sup>&</sup>lt;sup>1</sup>Multiple charges may occur if the same item is represented for payment. N/C = No Charge