

Our standard fees take effect on **April 1, 2025**, and may vary depending on your account. These fees are subject to change.

Accounts Service Fees

Paper Statement	\$3.00
Account Reconciliation, per hour	\$25.00
Early Closure (Within 180 days)	\$25.00
Stop Payment (ACH/Draft/Cashiers' Checks)	\$32.00
Return Payment / Non Sufficient Funds (Checks/ACH/EFT)	\$32.00 ¹
Return Check Deposit Fee	\$20.00
Check/Draft Copies (each)	\$3.00
Printed Activity Report	\$3.00
Counter Checks (N/C for New accounts)	\$3.00
Privileged Assurance	\$32.00
Non-Member Check Cashing	\$25.00
Cashier's Check (1 Free per month for 55 years or older)	\$5.00
Restart Checking - Monthly	\$10.00
Return Mail	\$10.00

Dormant (No Activity after 12 Months)	\$15.00
Verification of Deposit	\$10.00
Christmas Club (per withdrawal)	\$5.00
Business Checking Account (after 10 free transactions) per month	\$20.00
Escheatment Research Fee	\$50.00
IRA - Transfer/Close	\$25.00
Escheat Report Processing Fee	\$90.00
Counting Loose Coins	7%
Re-order Checks	Fee Varies
Experience Checking Minimum Average Daily Balance to Avoid a Monthly Maintenance Fee	\$5.00 ²

Loans

Loan Coupon Fee	\$10.00
Loan Payment Checks Returned Unpaid	\$32.00
Loan Payment (Online Payment (External or via phone)	\$10.00
Skip A Pay	\$25.00
Real Estate Subordination Request	\$150.00

Wires

Domestic - Incoming	\$15.00
Domestic - Outgoing	\$25.00
International - Incoming	\$30.00
International - Outgoing (US Currency)	\$65.00

SCAN TO



CONNECT

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ATMs

Non TENCU ATM's - Withdrawals	\$3.00
Non TENCU ATM's - Inquires or Transfer	\$2.00

Safe Deposit Boxes

Safe Deposit Box (Drilling/Replacement Key)	Per Vendor
Safe Deposit Box 3x5 yearly	\$35.00
Safe Deposit Box 5x5 yearly	\$50.00
Safe Deposit Box 3x10 yearly	\$75.00
Safe Deposit Box 5x10 yearly	\$100.00
Safe Deposit Box 10x10 yearly	\$125.00

Credit and Debit Cards

Credit Card - Rushed	\$50.00
Debit Card - Rushed	\$50.00
Credit Card Cash Advance Fee	2%
Debit Card Foreign Transaction Fee	2%
Foreign Transaction Fee	1%
CC Dormant Statement (After 12 months)	N/C
Credit Card Receipt Copies	N/C

No Charge

Address Change	N/C
Bill Pay	N/C
Debit Card - Fraud /Stolen	N/C
IRA's	N/C
Lien Processing	N/C
Online Banking Transfers	N/C
Overdraft Protection Transfers	N/C
Telephone Transfers	N/C
Transaction Inquiries at TENCU owned ATMs	N/C
E-Statement (Paperless)	N/C
Account Forced Closure	N/C
Copy Fax Print Per Page	N/C
Notary	N/C

Foreign & Collection Fees

Foreign Item Return Fee	\$50.00
Foreign and other Collection Items	\$25.00

Legal Fees

Garnishment/Levy Fee - per incident	\$100.00
Legal Processing Fees - Document Review/Foreclosures/Repo	\$125.00
Copy of Credit Union By - Laws	\$3.00

Fees are subject to change at any time.

¹Multiple charges may occur if the same item is represented for payment.

²Please be advised that, effective April 1, 2025, a \$5.00 monthly maintenance fee will apply to your Experience Checking account. To avoid this fee, maintain an average daily balance of \$10,000.00 or more.

N/C = No Charge