

Tongass Federal Credit Union

Share (Savings) Accounts

Opening Fee	None
Excessive Withdrawal Transaction Fee (over 6 per month)	\$1.00 each
<i>Deposit slips are not required</i>	
Account Closing Fees:	
Shares, Regular, (less than 90 days)	\$10.00
Shares, Youth Accounts (under age 18) less than 90 days	\$5.00

Share-Draft (Checking) Accounts:

Overdrawn Account	\$23.00 each item
Overdraft Transfer, Checks <i>Per business day</i>	\$3.00 each
Overdraft Transfer, ATM, Each ACH/Electronic item (also applies to Share Savings)	\$3.00 each
NSF/Overdraft Fees	\$23.00 per item
Stop Payments	\$20.00 each
Stop Payment, consecutive series	Maximum: \$100
Check Printing	Prices Vary
Temporary Checks	No Fee on first order (12) \$5.00 per next 12
Deposited Items, returned	\$5.00 each
Foreign Items	See "Foreign Items" section
Deposited item off member's or joint holder's account, returned	\$25.00 each

Share Certificates and IRA Certificates (CDs):

Share Certificates, Early Withdrawal Penalties:

One-Year term or less, accrued dividends up to 90 days maximum

Over One-Year Term, accrued dividends up to 180 days

Money Market Accounts

Minimum Balance to avoid fee	\$2, 500
Fee less than minimum	\$5.00 per month
Excessive Withdrawal Transaction Fee (over 3 per month)	\$10.00 each
Other fees same as share accounts	

Health Savings Accounts (must be in a qualified insurance plan):

Minimum to open; minimum balance	\$25.00
Dividends, payable monthly at same rate as Regular Share dividends	
Enrollment Fee	\$20.00
Temporary Checks	No Fee on first order (12) \$5.00 per next 12
Check Printing	Prices Vary

Negotiable Instruments:

Cashier's Check, Payable To Member	No Fee
Cashier's Check	\$2.00 each
Money Orders	\$1.00 each

Internet Services (www.tongassfcu.com):

Internet Banking	Free
Audio Teller (Telephone)	Free
E-Statements	Free
Bill Pay (unlimited pays)	\$5.00 per month

*Free to members with Loans or using E-Statement,
minimum three pays per month to avoid fee*

Account Services:

Copy of Statement	\$5.00 each
Account History Print	One free per month Then \$1.00 each
Fax (Long Distance)	\$1.00 per page
Copies of Deposited Checks	\$5.00 per check
Copies of Member's Checks, Written	\$2.00 per check
Microfiche copies	\$2.00 each page
Account Research	\$25.00 per hour (\$15.00 minimum)
Account Reconciliation	\$25.00 per hour
Garnishments & Levies (orders)	\$30.00 each
Invalid or Bad Address	\$5.00 per item

TFCU Pre-Paid VISA Cards:

Fees Vary - Ask for Separate Schedule
Gift Debit Card (Purchases only - no ATM)
Travel Money (Both ATM and Debit, multiple cards can be used, load three times)

TFCU Card Services

**(VISA Debit Card, VISA Credit Card
and Alaska Option ATM Card):**

New Card Issued	Free
Reissue Card (lost, stolen)	\$5.00
Reissue PIN/PIC	\$3.00
Repin Card	\$2.00
ATM/Debit Overdraft	\$23.00 each
ATM use, 24-hour access	Free
TFCU Credit Card	No Annual Fee
Credit Card Cash Advance	No Fee
Credit Card On-Line Account Management	Free

Electronic Services:

Automated Clearing House (Electronic Funds Transfers)	
ACH - NSF on presentment	\$23.00 each
ACH Stop Payment	\$20.00 each
ACH - Send payment(s)	\$2.00 set-up fee; \$1.00 per payment. No fee for TFCU loan payments
Direct Deposits	No Fee for Incoming Credit

Wires:

Outgoing, Domestic (U.S.)	\$20.00
Outgoing, Foreign	\$50.00
(No Fee for wires related to loan distributions)	

Other Services:

Postage Stamps, Booklets	At Cost
Audio Teller (24-hour Telephone Access): Transfers, Transaction Information)	Free
Verification (Authorized)	\$5.00 per request (For loans, accounts, membership etc. verified to another institution, at member's request)
Notary Service, to members	Free
Notary Service, to non-members	\$5.00
Courier to other Ketchikan Financial Institutions only	\$10.00 each
Mailed receipt, member's request	\$1.00 each

Foreign Items*:

Deposit Canadian Check	\$10.00 per check
Deposit Other Foreign Check	\$20.00 per check
Returned Canadian Check	\$20.00 per check
Returned Other Foreign Check	\$50.00 per check