

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)	\$25.00
Shares, Regular, (less than 1 year) <i>(No fee if account is more than 1 year old)</i>	\$15.00
Shares, Youth Accounts (under age 18) <i>(No fee if account is more than 1 year old)</i>	\$5.00

Share-Draft (Checking) Accounts:

Inactive (30+ days) <i>No fees to suspend or reopen account</i>	\$1.00 per month
Overdrawn Account	\$20.00 each item
Overdraft Transfer, Checks <i>Per business day</i>	\$3.00 each
Overdraft Transfer, ATM, Each ACH/Electronic item <i>(also applies to Share Savings)</i>	\$3.00 each
NSF/Overdraft Fees	\$20.00 per item
Returned Check Fee	\$5.00 per check
Stop Payments	\$15.00 each
Stop Payment, consecutive series	\$45.00
Check Printing	Prices Vary
Temporary Checks	No Fee on first order (12) \$5.00 per next 12
Foreign Draft/Check Collection	\$30.00 each
Deposited Items, returned	\$10.00 each

Share Certificates and IRA Certificates (CDs):

Share Certificates, Early Withdrawal Penalties:

One-Year or Shorter Term, accrued dividends

up to 90 days maximum

Over One-Year Term, accrued dividends

up to 180 days

IRA Closing Fee

\$25.00

(fee is waived if member is over age 70.5 years or if Education IRA is closed due to qualified withdrawals.

No other IRA fees are charged, such as opening, transactions, withdrawal, maintenance, etc.

Account Services:

Copy of Statement	\$2.00 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	\$15.00 per hour (\$10.00 minimum)
Account Reconciliation	\$15.00 per hour
Garnishments & Levies (orders)	\$30.00 each
Invalid or Bad Address	\$1.00 per item
Dormant Accounts	\$3.00 per quarter
<i>(No activity for more than one year)</i>	

Negotiable Instruments:

Check, Payable To Member	No Fee
Cashier's Check	\$2.00 each
Money Orders	\$1.00 each
Travelers Cheques (VISA)	
1.5% of Face Value, Maximum \$50.00 /alue; Maximum \$50.00	
No Fee to Members with Loans or Active Checking Accounts	
Gift Cheques (\$25, \$50)	\$2.50 each

Internet Services (www.tongassfcu.com):

Internet Banking	Free
Audio Teller (Telephone)	Free
E-Statements	Free
Bill Pay (unlimited pays)	\$5.00 per month
<i>Free to members with Loans or using E-Statement, minimum three pays per month to avoid fee</i>	

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
Checks	First 12 free; \$5.00 per additional pack
Inactivity fee applied quarterly	\$1.00 per month
Dormant account fees after one year	\$3.00 per quarter

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
ATM/Debit Overdraft	\$20.00 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

TFCU Pre-Paid VISA Cards:

Fees Vary - Ask for Separate Schedule

Passport, (ATM only - use globally, load twice)

Gift Debit Card (Purchases only - no ATM)

Travel Money (Both ATM and Debit, multiple cards can be used, load three times)

Electronic Services:

Automated Clearing House (Electronic Funds Transfers)

ACH - NSF on presentment \$20.00 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

Wire Transfers:

Outgoing, Domestic (U.S.) \$20.00

Outgoing, Foreign \$40.00

(No Fee for wires related to loan distributions)

Other Services:

Postage Stamps, Booklets At Cost

Currency Holders, Gift Cards 25 cents each

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