Tongass Federal Credit Union

Fee Schedule | Consumer

Savings (share) Accounts

Opening Par.....$5.00
Account re-opening fee.....$25.00
(re-opened within 90 days of closure)
Inactive Account.....$5.00/month

Checking (share-draft) Accounts

Minimum to open.....$25.00
Freedom Checking.....$3.00/month
(Fee waived with eStatements)
Tongass Checking.....$5.00/month
Tongass Gold Checking.....$8.00/month
(Free with $1,500 balance or qualifying loan)
Fresh Start Spending.....$8.00/month

Money Market Accounts

Monthly fee.....$5.00
Minimum balance to avoid fee.....$2500.00
Excessive Withdrawals.....$10.00/each
Maximum withdrawals to avoid fee.....3/per month

Share Certificates

Early withdrawal penalties:
Up to 1 year term.....accrued dividends earned up to 90 days
Over 1 year term.....accrued dividends earned up to 180 days

Health Savings Accounts

Minimum to open.....$25.00
Enrollment fee.....$20.00
Maintenance Fee.....$3.00/month

VISA Card Services

New Debit Card Issue:
Fresh Start Spending.....$5.00
All other Checking Accounts.....Free
Card Reissue (Instant Issue).....$5.00
PIN Reissue (mailed).....$5.00
PIN Reissue (in branch).....Free
PIN Reissue (by phone).....Free
VISA Gift Card.....$5.00

Payments and Electronic Services

ACH Set Up $5.00
ACH Transfer.....$1.00/each
ACH Loan Payment.....Free
Debit Card Loan Payment.....$3.00/each
A2A .....Free
Wire (domestic).....$20.00
Wire (foreign).....$80.00
Bill Pay.....$5.00/per month
($0.50 each after 9)
(Free with Tongass or Tongass Gold Checking)

Printing Fees

Temporary Checks.....$5.00/per 8
Photocopy.....$1.00/each
Cashier's Check.....$3.00/each
Internal Cashier's Check.....$7.00/each
Paper Statement Copy.....$5.00/each
Transaction History.....$1.00/per page
Copy of deposited check.....$5.00/per check
Copy of written check.....$2.00/per check

Special Handling Fees

Deposited Item Returned.....$5.00/each
NSF/Overdraft.....$10.00/each
Courtesy Pay/Paid Overdraft.....$10.00/each
Overdraft Transfer.....$5.00/each
Stop payment.....$20.00/each
Stop payment consecutive series.....$100.00

Other Fees

Account Research.....$25.00/hour
($15.00 minimum)
Account Reconciliation.....$25.00/hour
Garnishment/Levy (order).....$50.00/each
Invalid or Wrong Address.....$5.00/per item
Account Verification.....$5.00/each
Notary Service (members).....Free
Courier Service.....$25.00/each
ACH Early Posting Fee.....$10.00/each
International Debit Card Order:
Cost of postage plus $10.00 for handling

Updated 12/2024

Non-Member Fees

TFCU provides limited services to non- members

On-us Check Cashing Fees:

- Up to $100.00.....Free
- $100.01-$3,000.00.....$3.00
- Over $3,000.....$20.00

Other Pre-Approved Check Cashing Fees:

- Up to $500.00.....$10.00
- $501.00-$1,500.00.....$15.00
- $1501.00-$3,000.00.....$20.00

(No checks cashed over $3,000.00)

Cashier's Check.....$5.00 each

VISA Gift Card.....$7.00 each

Notary Service.....$10.00

Coin Exchange.....25% of total

Foreign Items*

Deposit Canadian Check.....$10.00

Deposit Other Foreign Check.....$20.00

Returned Canadian Check.....$20.00

Returned Other Foreign Check.....$50.00

*Holds will be required. Exchange rates will apply.