

Timberline Federal Credit Union Fee Schedule

Effective 5/16/23

ATM Fees:

Standard Debit Card	No Charge
Designer Card	\$3.00
Replace Card.....	\$10.00
Foreign Transaction.....	up to \$3.00
Cash WD Limit.....	\$300 per transaction
Debit Card Over Draft Fees	\$30.00

Share Draft Fees:

3rd Party Credit Union Check.....	\$3.00
(if payee not a member)	
Check Copy Fee.....	\$2.00 per item
(free on internet branch)	
Courtesy Pay.....	\$30.00 per item
Returned Check Fee	\$30.00
Automatic Overdraft Transfers.....	\$15.00
(\$50.00 increments)	
Nonsufficient Funds (NSF).....	\$30.00 per item
Stop Payments.....	\$25.00
Deposited Checks and other items	
Returned Unpaid.....	\$30.00
Statement Copy.....	\$5.00 per item
(free on internet branch)	
Overdraft Transfers	\$25.00 per item
Abused Account Closure.....	\$35.00
Collection Item	\$15.00
(plus any fees on outgoing item)	
Levy/Garnishment Request.....	\$50.00

Bill Pay:

TFCU Account to Non-TCFU Account	\$2.00
Overnight Bill Pay Check	\$14.95
Same Day Bill Pay Check	\$9.95

ACH & Wire Fees:

Incoming Wire Transfer.....	\$10.00
Monthly Service Charge	None
Outgoing Wire Transfer	\$20.00
ACH Origination.....	\$15.00
ACH Stop Pay.....	\$25.00
ACH Overdraft Transfer	\$15.00 per transfer
ECM Convenience Fee	\$5.00 per transaction
REPAY Convenience Fee	\$7.50 per transaction

Safe Deposit Boxes:

3x5 Box	\$15.00
3x10 Box	\$20.00
5x10 Box	\$40.00
Drilling of Boxes.....	\$250.00
Replacement Key - each	\$25.00

Miscellaneous Fees:

Returned Statement (bad address).....	\$15.00
Document Copy.....	\$5.00 per copy
Research (\$10.00 minimum).....	\$20.00 per hour
Photo Copy.....	\$1.00 per copy
Inactive Account (non interest earning account with no transactions within a calendar year).....	\$15.00 per quarter
Credit Counseling.....	\$30.00
Non-Working Telephone Number.....	\$5.00
New Membership Fee	\$5.00
Christmas Club early withdrawals.....	\$5.00
Excessive Withdrawal fee (after 4 per month).....	\$5.00
Early account closure (30 days or less).....	\$15.00
Non-Member Check Cashing fee (on any amount).....	1.00%
Non-Member Coin Counting fee (on any amount).....	1.00%
Non-Member Notary fee	\$10.00
Member Currency Order Request	\$10.00 per \$10,000

Loan Fees:

Late Consumer Loan Payment.....	lesser of 10% of monthly payment or \$25.00 (10 day grace period)
Consumer Loan Origination Fee.....	up to \$75.00
Late Mortgage Loan Payment.....	lesser of 5% of monthly payment or \$15.00 (10 day grace period)
Mortgage Loan Origination Fee.....	\$350 (new purchase) \$700 (refinance)
Loan Extension.....	10% monthly payment (\$5.00 minimum/\$30 maximum)
Loan Skip Pay fee.....	\$25.00
Real Estate Closing Fee	\$100.00



TIMBERLINE
FEDERAL CREDIT UNION



*Federally insured by the NCUA.

