

SERVICE CHARGE AND FEE SCHEDULE

Effective May 1, 2024 (Subject to change)

Free

Monthly checking account maintenance.....	FREE
POP Money (mobile/online Standard) ⁵	FREE
External Transfer (mobile/online Standard) ⁵	FREE
Bill Pay (mobile/online Standard) ⁵	FREE
eStatements ⁵	FREE
Online Access/MobileAccess+ ⁵	FREE
eDeposits (mobile/online) ⁵	FREE
myFit Card account maintenance.....	FREE
Visa Credit Card annual fee.....	NONE
Visa Debit Card annual fee.....	NONE
<i>No minimum monthly transaction requirements</i>	
Plastic card replacement.....	FREE
Overdraft transfer from savings/checking/line of credit ⁶	FREE
Inquiry/Withdrawal at Together CU owned ATMs or CO-OP ATMs.....	FREE
IRA or HSA set-up.....	FREE
Member notary service.....	FREE

Account Administration

Member Account Inactivity Fee.....	\$5/month
<i>Fee is charged when there are 24 consecutive months of no activity on the member account number. Activity is defined as deposits, withdrawals, transfers, and payments. Exceptions from Inactivity fee: members with a primary address in California or Texas; members with an active loan, credit card (with a balance), IRA, HSA, or CD; or primary account owner is 21 or younger. This fee may fully exhaust funds in the account and lead to account closure.</i>	
Account reopen/reactivation.....	\$25
Returned statement.....	\$5/each
Account research.....	\$20/hour
Returned NSF/UCF check or ACH item.....	\$25/item*
Overdraft check, ACH, or debit item ¹	\$25/item
Maximum number of overdraft fees per day.....	3
Minimum overdrawn balance required to trigger overdraft fee.....	\$25
<i>You will not be charged an overdraft fee for overdrawn transactions of \$10 or less.</i>	
Check/periodic statement copy.....	\$2/item
Pricing for Eagle Advantage members.....	FREE

*You may incur multiple returned item fees for the same presented check, draft or item. For additional information see Membership and Account Agreement.

Safe Deposit Boxes (Available at select branch locations)

Size 3x5.....	\$15/year	Size 15x15.....	\$100/year
Size 3x10.....	\$35/year	Size 15x32.....	\$200/year
Size 5x10.....	\$50/year	Single Key Lost.....	\$10.00
Size 10x10.....	\$80/year	Both Keys Lost ⁷	\$75.00
Size 10x16.....	\$90/year		

Loans

Skip-a-payment.....	\$30/skipped payment
<i>Requirements and limitations apply; see skip-a-payment form for details</i>	
Returned loan payment (excludes credit cards).....	\$15/payment
<i>or as stipulated in loan agreement</i>	
Returned credit card payment.....	Up To \$25/payment
Credit card cash advance.....	\$2/advance
<i>Except Visa Signature which is 3% of each advance (minimum \$10)</i>	
Credit card foreign transaction.....	1% of transaction (U.S. Dollars)
Late payment.....	varies based on loan agreement
Document overnight fee.....	\$25/per mailing

Checking

Below \$500 minimum average daily balance	
for Interest Checking Plus account.....	\$5/month
Logo checks (single).....	\$18/box
Logo checks (duplicate).....	\$20/box
Pricing for Silver Member Merits.....	50% discount ^{2/3}
Pricing for Gold Member Merits and Eagle Advantage members.....	FREE ^{2/3}
Custom and other check styles.....	varies
Stop payment on check or ACH item.....	\$29/item
Positive Pay for NSF/UCF check or ACH item ³	\$10/item
Foreign check processing (<i>additional foreign institution fees may apply</i>)	
Provisional Canadian Cash Letter.....	\$6/item
Provisional Foreign and USD.....	\$6/item
Provisional Return.....	\$40/item
Collection Item Foreign and USD.....	\$17/item
Collection Item Return.....	\$40/item
Bill Pay (mobile/online Expedited Electronic) ^{5/6}	\$5/item
Bill Pay (mobile/online Overnight Check) ^{5/6}	\$25/item

ATM (ATM owner-imposed surcharges may apply)

Withdrawal at non CO-OP ATMs.....	\$1.50/transaction
Pricing for Silver Member Merits.....	4 FREE/month ⁴
Pricing for Gold Member Merits.....	6 FREE/month ⁴
Inquiry at non CO-OP ATMs.....	\$1.50/inquiry

Other

POP Money (mobile/online outgoing Express) ^{5/6}	\$3/each
External Transfer (mobile/online outgoing Express) ^{5/6}	\$3/each
Money Order.....	\$3/each
Pricing for Eagle Advantage members.....	\$1/each
Cashiers Check.....	\$4/each
Pricing for Eagle Advantage members.....	\$1/each
Visa Gift Card®.....	\$4/each
Express Mail/Delivery service at member request.....	varies

Non-Members

Check cashing	
up to \$500.....	\$10/check
\$501-2500.....	\$15/check
\$2501 or greater.....	\$25/check
Coin machine usage.....	9% of total coins cashed

Wire Transactions

Outgoing bank wire, domestic.....	\$30/each
Outgoing bank wire, international.....	\$50/each



423 Lynch Street, Saint Louis, MO 63118
314-771-7700 | 800-325-9905

Federally insured by NCUA

ACH=Automated Clearing House; UCF=Uncollected Funds; NSF=Non-Sufficient Funds. Eagle Advantage program is available to members 55+ with qualifying balance or direct deposit. Member Merits is a package of free services, discounts and bonuses for households with combined loan and total average daily deposit balances of \$2,500+. (1) Service based on current account standing; limitations apply. For additional information on how these fees are assessed, please refer to your Membership and Account Agreement. (2) Limit one box free or discounted per calendar year. (3) Member initiated request; subject to verification. Limitations/restrictions apply. (4) Withdrawals from all non-Together Credit Union owned ATMs are included in a monthly free transactions for Member Merits benefits. (5) Requires Online Access/MobileAccess+. Cellular carrier and data rates may apply. (6) Enrollment required to transfer from some account types. (7) Safe Deposit Box must be drilled by a locksmith.