

SERVICE CHARGE AND FEE SCHEDULE

Effective November 15 2024 (Subject to change)

Free

Monthly checking account maintenance	FREE
POP Money (mobile/online Standard)	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
Visa Credit Card annual fee.....	NONE
Visa Debit Card annual fee	NONE

No minimum monthly transaction requirements

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
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.	
Account reopen/reactivation.....	\$25
Returned Statement	\$5/each.
Account Research.....	\$20/hour
Plastic card replacement	\$5/card
IRA Transfer (External).....	\$30/transfer
Check/periodic statement copy	\$2/item
Pricing for Eagle Advantage members.....	FREE

Safe Deposit Boxes (Available at select branch locations)

Size 3x5	\$25/year	Size 15x15.....	\$120/year
Size 3x10.....	\$40/year	Size 15x32.....	\$240/year
Size 5x10.....	\$60/year	Single Key Lost.....	\$10.00
Size 10x10.....	\$90/year	Both Keys Lost	\$75.00
Size10x16	\$100/year		

Loans

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

Empower Checking if below \$1,000 min. avg daily balance	\$5/mos
Interest Checking Plus if below \$500 min. avg daily balance.....	\$5/mos
Logo checks (single)	\$30.00/box
Logo checks (duplicate).....	\$32.00/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 (additional foreign institution fees may apply)	
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
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>	

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

ATM (ATM owner-imposed surcharges may apply)

Withdrawal at non CO-OP ATMs	\$2.00/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	\$2.00/inquiry

Other

POP Money (mobile/online outgoing Express) ^{5/6}	\$3/each
External Transfer (mobile/online outgoing Express) ^{5/6}	\$3/each
Money Order	\$5/each
Pricing for Eagle Advantage members.....	\$1/each
Cashier's Check	\$8/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



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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 benefits for households with combined loan and total average daily deposit balances \$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 free, monthly Member Merits benefits. (5) Requires Online Access/Mobile Access, 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.