



SERVICE CHARGE AND FEE SCHEDULE

Effective January 1 2026 (Subject to change)

Free	
Monthly checking account maintenance	FREE
Pay a Person (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 <i>No minimum monthly transaction requirements</i>	NONE
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 <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>	\$5/month
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 • Pricing for Eagle Advantage members	\$2/item Free

Checking	
High interest 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) • Pricing for Silver Member Merits • Pricing for Gold Member Merits and Eagle Advantage members	\$32.00/box 50% Off ^{2/3} 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
Returned NSF/UCF check or ACH item*	\$25/item
Returned NSF/UCF check or ACH item (California)*	\$14/item
Overdraft check, ACH, or debit card item ¹	\$25/item
Overdraft check, ACH or debit card item (California) ¹	\$14/item
• Maximum number of overdraft fees per day	3
• Minimum overdrawn balance required to trigger overdraft fee	\$25/ item
<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	

Together Credit Union
 423 Lynch Street, St. 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 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.



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Loans		Safe Deposit Boxes (Available at select branch locations)			
Returned loan payment (excludes credit cards) (or as stipulated in loan agreement)	\$15/payment	Size 3x5	\$25/year	Size 15x15	\$120/year
Returned credit card payment	Up To \$25/payment	Size 3x10	\$40/year	Size 15x32	\$240/year
Credit card cash advance	\$10 or 3%/advance (whichever is greater)	Size 5x10	\$60/year	Single Key Lost	\$10.00
Credit card foreign transaction	2% of transaction (U.S. Dollars)	Size 10x10	\$90/year	Both Keys Lost	\$75.00 ⁷
Late payment	varies based on loan agreement	Size 10x16	\$100/year		
Document overnight fee	\$25/per mailing	Other			
ATM (ATM owner-imposed surcharges may apply)		Money Order		\$5/each	
Withdrawal at non CO-OP ATMs	\$2.00/transaction	• Pricing for Eagle Advantage members		\$1/each	
• Pricing for Silver Member Merits	4 FREE/month ⁴	Cashier's Check		\$8/each	
• Pricing for Gold Member Merits	6 FREE/month ⁴	• Pricing for Eagle Advantage members		\$1/each	
Inquiry at non CO-OP ATMs	\$2.00/inquiry	Visa Gift Card®		\$5/each	
Non-Members		Express Mail/Delivery service at member request		varies	
Check cashing		Wire Transactions			
• up to \$500	\$10/check	Outgoing bank wire, domestic		\$30/each	
• \$501-2500	\$15/check	Outgoing bank wire, international		\$50/each	
• \$2501 or greater	\$25/check				
Coin machine usage	9% of total coins cashed				

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