

Tri-Lakes Federal Credit Union
FEE CHANGES
Effective: August 1, 2009

Share/Savings Account Fees:

New membership fee	\$ 5.00
Inactive Account fee (dormant monthly)	\$ 5.00
Early close out fee (less than 180 days)	\$10.00
Savings Overdraft fee	\$35.00

Sharedraft Fees:

Monthly service fee/Maintenance fee	\$ 2.00
Courtesy Pay	\$30.00
Overdraft/NSF fee	\$35.00
NSF Draft Transfer Fee	\$10.00
Return item fee	\$20.00
Return item for Business accounts	\$20.00
Redeposit fee	\$ 1.00
Stop payment fee	\$25.00
ACH stop payments	\$25.00
Copy of draft	\$ 5.00
Certified Check fee	\$10.00
Official Check Stop Payment/Lost Checks	\$20.00
Protest fee	\$25.00
D/B/A monthly maintenance fee	\$ 5.00
Unauthorized ACH Fee	\$35.00
Levies/Restraining notice processing fee	\$60.00

Other Service Fees:

Returned statements after 3, tracer fee	\$25.00
Official/Cashier Check	\$ 4.00
Money Order	\$ 2.00
Account reconciliation hourly fee	\$30.00
Account research	\$30.00
Statement copy fee (per month)	\$ 5.00
Wire transfer – incoming	\$25.00
Wire transfer – outgoing	\$30.00
Debit NSF transaction fee	\$35.00
IRA Annual fee	\$20.00
IRA Close-Out transfer fee	\$20.00
Replacement Debit Card	\$15.00
Replacement PIN for Debit Card	\$ 2.00
Lost Safe Deposit Box key	\$25.00
Safe Deposit Box Drilling	approx. \$125.00