



Dear Valued Member,

One of our goals as your credit union is to provide a wide selection of quality products and services at little or no cost to members. While we'd prefer to serve members without imposing any fees, as a not-for-profit financial cooperative, it is imperative that we recover administrative costs associated with some of the services that we provide. By utilizing some of our free services such as Personal Credit Union (PCU) Online Account Access and our 24-Hour Automated Telephone Account Access, it is easy to keep your account up-to-date and avoid these fees.

In an effort to keep member fees at a minimum, we compare our charges to other area financial institutions. Rest assured we will continue to make every effort to be the best and most affordable provider of financial services to our members.

If you have any questions please call us at **559-686-1791** and we will be happy to help you. Thank you for your continued membership at Tulare County Federal Credit Union; we strive to be Simply Better For Your Banking!

Fee Schedule - Effective January 1, 2010*

Checking Account

ACH Stop Payment	\$25.00 per item
Check Stop Payment	\$25.00 per item
Check Order - Printing/Shipping	Varies With Style Ordered
Check & ACH Returned Unpaid (NSF) (Incl. On-Us Items) . . .	\$25.00 each
Manual Transfer of Funds to Cover NSF Checks . . .	\$15.00 per transfer
Photocopy of Paid Check (1st Two Free Ea Statement Period)	\$3.00 each
Replace Visa Check Card	\$5.00 per card
Visa Check Card Special Handling/Rush Order	\$30.00
Member Privilege (Limit Of \$500.00 Incl Fees) . .	\$25.00 per occurrence

Online Banking (Internet Branch), Billpayer & Audio Response (Phone Branch)

Check Stop Payment (PCU & Phone)	\$20.00 per item
Check Copies - Paid Bill.	\$15.00 each
Billpayer Non-Use.	\$7.50 per month
Billpayer Stop Payment	\$20.00 per item

Lending Fees

Loan Deferral	\$50.00 per request
HELOC to Second Mortgage Conversion	\$1,000.00 per loan
Line of Credit Over Limit.	\$20.00 per occurrence

Demand Fee for Payoff (HELOCS & 2nd Trust Deed) . . . \$50.00 per payoff
Loan Documentation (Collateral Loans Only) \$25.00 each
Subordination \$150.00 per loan (non-refundable)
Replace Visa Credit Card \$5.00 per card
Visa Credit Card Special Handling/Rush Order \$30.00 per order

Money Market/Savings Accounts

Below Minimum Balance \$20.00 per occurrence
Checks Less than \$500.00 Minimum \$15.00 per check
Excessive Number of Transactions \$20.00 per transaction
Excessive Number of Checks \$20.00 per check
Share Savings Excessive Transfers \$20.00 per occurrence

Account Information

Photocopy of Statement \$7.00 per statement
Research (\$25.00 Minimum Charge, Billed in 1/2 Hour
Increments; Refundable if Credit Union Error) \$25.00 per hour
Legal Process: Lien and Levy
Research/Administration \$75.00 per request/demand
Verification of Deposit or
Other Account Status \$7.00 per occasion/request
Letter Providing Account Information \$25.00 each
Print Out of Current Account Information \$7.00 per request

ATM Fees

ATM "Foreign" Transaction
(Non-TCFCU Cards Used in Credit Union ATMs)
(No Fee for "On Us" Transaction At TCFCU ATMs) . . . \$3.00 per transaction
ATM Keying Entry Adjustment \$3.00 per entry
ATM Return Item - Foreign Deposits \$6.00 per item
Deposit of an Empty Envelope in ATM \$25.00 per deposit
Replacement ATM Card \$5.00 per card
ATM Overdraft Fee (POS) \$25.00 per transaction

Miscellaneous Fees

Cashiers Checks \$5.00 each
Check Cashing Fee (Per Item, with an
Aggregate Balance of Less than \$200.00) \$8.00 per check cashed
Copy of a Deposited Item \$5.00 each
Early Closing of Account (Within First 2 Months of Opening) \$25.00
Escheat Notice Fee \$2.00 per notice
Inactive Account Fee (After 12 Months of Inactivity) . . \$5.00 per month
Locator Fee (Research Address Change) \$6.00 per notice received
Notary (Non-Credit Union Business) \$10.00 per signature
Photocopy of Credit Union Check \$5.00 per copy
Photocopies (Not Required for Credit Union Business) . . . \$3.00 per page
Re-Pin ATM, Visa Check Card or Visa Credit Card . . . \$5.00 per occurrence
Return Deposit Item \$20.00 per item
Share Account Below Par (Par Is \$25.00) \$7.00 per month
Wire Transfer (Domestic - In or Out) \$35.00 per wire
Wire Transfer (International - In or Out) \$40.00 per wire
IRA Funds Transfer Fee
(To Another Financial Institution) \$50.00 per transfer
(Effective 5/18/2006)

**All fees are subject to change without prior notice.*