

# Service fees

All fees subject to change

# TRUMARK

CREDIT UNION

## Checking and savings accounts

<b>Momentum Checking</b> monthly maintenance fee	\$10
• If requirements aren't met (see Truth-in-Savings disclosure)	
<b>Balance Checking</b>	\$0
<b>Foundational Checking</b> monthly maintenance fee	\$0
<b>Smart Start Checking</b> monthly maintenance fee	\$0
• If interest compounded daily on account balance and paid monthly	
<b>Basic Checking</b> monthly maintenance fee	\$0
<b>Plus Checking</b> monthly maintenance fee	\$10
• If \$2,500 average checking account balance OR \$10,000 average relationship balance (includes deposits and/or consumer loans) is not met	
• Interest paid only if minimum daily balance requirement is met	
<b>Premium Checking</b> monthly maintenance fee	\$15
• If \$5,000 average checking account balance OR \$25,000 average relationship balance (includes deposits and/or consumer loans) is not met	
• Interest paid only if minimum daily balance requirement is met	

## Savings (Share) accounts

Minimum opening balance	\$5*
<b>High Yield Savings</b> monthly maintenance fee	\$0
<b>Maximizer Money Market</b> monthly maintenance fee	\$10
• If \$2,500 minimum daily balance is not met	
• Interest paid only if minimum daily balance requirement is met	

\*\$5 required to establish credit union membership.

## ATM allowances and service charges\*

Non-TruMark Financial (foreign) ATM fee**	
<b>Savings only</b>	\$2 per transaction
<b>Momentum Checking</b>	\$2 per transaction
• All instances refunded at month end if checking requirements are met	
<b>Balance Checking</b>	\$2 per transaction
<b>Basic Checking</b>	\$2 per transaction
<b>Plus Checking</b>	\$2 per transaction
• First 5 ATM transactions free	
<b>Premium Checking</b>	\$2 per transaction
• First 10 ATM transactions free	
<b>Smart Start Checking</b>	\$2 per transaction
• First 5 ATM transactions free	
<b>Foundational Checking</b>	\$2 per transaction
Expedited fee for ATM or debit card	\$25

\*Deposits at ATMs are free for all TruMark members. TruMark members will not be assessed a fee or surcharge at any TruMark ATMs. An additional surcharge may be assessed by ATM owners at non-TruMark ATMs.

\*\*Includes withdrawal, balance inquiry, and transfers.

## Reproduction of financial records

Check copy	\$5
Copy of treasurer's check	\$5
Photocopy of deposit item/transaction ticket	\$3
Research fees - clerical staff	\$20/hour
Research fees - managerial	\$30/hour
Statement copies	\$5 per statement
Expedited mail	Dependent on actual costs
• Standard, Saturday, or other	

## Safe deposit box fees

2x5	\$20 annually
3x5	\$40 annually
5x5	\$55 annually
3x10	\$75 annually
5x10	\$100 annually
10x10	\$125 annually
Inventory of box	\$40/hour
Drilling of box	\$125
Key replacement	\$20
Safe deposit late fee (after 30 days past due)	\$10 per occurrence

Unless otherwise noted, all fees apply to personal accounts as well as business accounts.

## Miscellaneous services fees

Returned item fee	\$15
Non-sufficient funds fee*	\$32
Stop payment (single or series)**	\$32
Overdraft Privilege (per item)*	\$32
Interim account history	\$2
Account reconciliation (per hour)	\$45
Copy of Bill Pay check	\$5
• See separate disclosure for more information	
Escheat fee	\$100
Cashier's check	\$5
Non-member payroll check cashing	\$5
Tax levy/garnishment	\$100
Wire transfer (incoming) domestic***	\$15
Wire transfer (outbound) domestic***	\$25
Wire transfer (incoming) international***	\$30
Wire transfer (outbound) international***	\$50
Copy of a merchant draft	\$5
Account closing fee (Savings/Checking/Money Market)	\$5
• If membership account closed within 90 days	
Dormant/inactive account fee \$10 per month	
• After 12 months of inactivity (fee may be waived if a combined balance of \$1,000 is met)	
Telephone Collections Payment	\$10
Bad address location fee	\$5 per month
Money orders	\$3 each
IRA transfer fee	\$25
Electronic Cash Management fee	\$10
International Service Assessment (Foreign Transaction Fee)	2%

\*NSF and overdraft fees apply to any check, in-person withdrawal, or withdrawal by other means (including ACH and Bill Payer).

\*\*Stop payment applies to any check

## Business checking and savings accounts

<b>Business Basic Checking</b> monthly maintenance fee	\$0
• Transaction fee First 100 transactions free, then	\$0.25 each
<b>Business Plus Checking</b> monthly maintenance fee	\$12
• If \$2,500 average checking account balance OR \$5,000 combined business deposits under discrete membership ID is not met	
• Transaction fee First 250 free, then	\$0.25 each
<b>Business Premium Checking</b> monthly maintenance fee	\$20
• If \$10,000 average checking account balance OR \$25,000 combined business deposits under discrete membership ID is not met	
• Transaction fee First 500 free, then	\$0.25 each
<b>Business Dividend Checking</b> monthly maintenance fee	\$20
• If \$10,000 average checking account balance is not met	
• Transaction fee	\$0
<b>Business Maximizer Money Market</b> monthly maintenance fee	\$10
• If \$10,000 minimum daily balance is not met	
• Interest paid only if minimum daily balance requirement is met	

## Business ATM allowances and service charges\*

Non-TruMark Financial (foreign) ATM fee**	\$2 per transaction
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\*\*Includes withdrawal, balance inquiry, and transfers.

## Business Service Fees

Night deposit daily bag drop fee	\$3
Night deposit key/lock replacement	\$20
Currency and coin fees	Free up to \$5,000 to \$25,000
• Depending on checking product) then	\$0.30 per each
• \$1,000 above limit; and	\$0.05 per rolled coin purchased

Business service fees apply only to business accounts.

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