

General

Automatic Overdraft Transfer	\$5.00 each
Checking Non-Sufficient Funds.....	\$35.00
Checking Bounce Safe Overdraft Courtesy Pay.....	\$35.00
ACH Non-Sufficient Funds.....	\$35.00
ACH Revocation Request.....	\$35.00
ACH Exceptions.....	\$25.00
Stop Payment.....	\$35.00
Close Account (within 90 days of opening).....	\$10.00
Wire Transfer - In.....	\$10.00
Wire Transfer - Out.....	\$20.00
Wire Trace Fee	\$25.00
Account Reinstatement Fee.....	\$5.00
U.S. Bond & Coupon Collection (without checking).....	\$5.00
Safe Deposit Box Rental (all sizes).....	\$40.00
Collection Item.....	\$15.00
Bad/Missing Address.....	\$10.00
Special Handling Fee.....	\$5.00
Verification of Deposit/Loan.....	\$5.00
Corporate Reserve Transfer (3 per month max).....	\$5.00 per transfer
Check Order - cost according to style.....	Varies
Certified Check.....	\$5.00
Official Check, per item (lobby).....	\$5.00
Copies of Statements, Documents & Checks (per item).....	\$5.00
Inactive Account (per month).....	\$10.00
Dormant Account (per month).....	\$25.00
Transaction History	\$5.00
Research/Reconciliation per hour (1 hour minimum).....	\$25.00
Garnishments, levies, legal documents.....	\$75.00
Negative Balance Collection.....	\$25.00
Co-Op, Shared Branch Transaction fee.....	\$6.00 each
Telephone Balance Inquiry Transaction fee...3 free/mo. then \$4each ¹	
Paper Statement Fee.....	\$3.00 ²
Notary Fee.....	2 free/yr. then \$10 each

Plastic Cards

ATM Transaction Fees (owned ATMs)	Free
Each ATM Transaction (Transfer, Deposit, or Withdrawal) (non-owned ATMs).....	\$2.50*
ATM Deposit Adjustments	\$15.00
ATM Bounce Safe Overdraft.....	\$35.00
Bounce Safe Debit Overdraft	\$35.00
Replacement of Debit, HSA Debit, ATM or Credit Card.....	\$5.00
Rush Card Fee/Any Expedited Service.....	\$25.00
PIN Replacement for card.....	\$5.00
Credit Card Document Copy Fee.....	up to \$15.00
Late Payment Credit Card (10 th day after pymt due date) up to	\$27.00
Returned Check Credit Card Payment.....	up to \$27.00
Visa Cards Sales Draft Copies.....	\$15.00
Credit Card Statement Copy.....	\$5.00

Electronic Services

Home Banking.....	Free
Bill Payer.....	Free
Bill Payer NSF.....	\$35.00
Bill Payer Stop Payment.....	\$35.00
Bill Payer Next Business Day Rush Payment (check)	\$19.95
Bill Payer Second Business Day Rush Payment (check)	\$14.95
Bill Payer Second Business Day Electronic Payment.....	\$4.95
Tax Payment / ACH Debit.....	Free
Tax Payment / ACH Origination.....	\$30.00

Savings Accounts

Savings Account Maintenance Fee per month (Waived with average daily combined deposit balances of \$300 or more,*** with Classic or Prestige Checking, member has a loan or active Credit Card, member is under age 26 or over age 65, or for first 12 months after account opening).....	\$5.00
Excessive Savings Withdrawals.....	\$5.00 ³

Share Certificate Early W/D Penalty (1 Year Term or less).....	greater of \$50 or 90 Days Dividend**
Share Certificate Early W/D Penalty (Term > 1 Year up to 3 Years)....	greater of \$50 or 180 Days Dividend**
Share Certificate Early W/D Penalty (Term > 3 Years up to 5 Years)...	greater of \$50 or 270 Days Dividend**

Checking Accounts

Classic & Prestige Checking Minimum Activity Fee per month - Charged if less than 5 combined check/e-pay/debit card transactions per month. (Waived with average daily combined deposit balances of \$300 or more,*** with loan or active Credit Card, for member under age 26 or over age 65, or for first month checking is open).....	\$5.00
Freedom Club Checking Mo. Svc Charge.....	\$1.50
Anew Checking Mo. Svc Charge.....	\$12.00
Benefits Checking Monthly Service Charge.....	\$5.00
Business CK Mo. Svc Charge (Avg. Daily Bal. < \$5,000).....	\$10.00
Business CK & Corporate Reserve Accounts -	
>200 checks deposited per month.....	per item \$0.20
Business Checking Deluxe (Autobooks online enrollment required)	
>300 checks deposited per month.....	per item \$0.20
Autobooks Monthly Service Charge.....	\$12.00 ⁴

Loans

Loan Late Payment after 10 th day payment due, \$15 Min/\$75 Max.....	5% of Each Payment Due
Loan Reprocessing (within 6 months).....	\$25.00
Keyline Loan - Withdrawal below Minimum.....	\$25.00
Exceeding Credit Limit.....	\$10.00
Returned Payment (any reason).....	up to \$35.00
Skip-a-payment Fee.....	\$25.00

¹Members with an aggregate balance greater than \$10,000 (loans or deposit accounts), under age 18 or over age 65, or with protected disabilities are excluded from fee.

²GoGreen Paper Statement Fee is waived if one of the following requirements is met: you are enrolled in eStatements; you have an aggregate balance over \$50,000; have an active loan or credit card; and/or you are under age 18 or over age 65.

³Charge for each withdrawal after 6 withdrawals per month and per account type. Account types include Regular Savings, Club Savings, Personal Reserve, or Money Market Savings accounts. Withdrawals include transfers from your account to pay a loan with us and transfers to other accounts with us or withdrawals by check mailed directly to you, if the transfers or withdrawal is conducted in person, by mail, by ACH, or at an ATM, or by any other electronic means. See your account disclosures for your account(s) for additional terms, conditions, and disclosures.

⁴Monthly service charge is a direct ACH debit to the account by Autobooks.

* Additional ATM fees may be charged by other out-of-network ATMs.

** Penalty not to exceed total dividends accrued and/or paid.

*** For purposes of waiving the fee, average daily combined deposit balance will be calculated on deposits made between the 1st day of the month and 6:00 p.m. ET on the last calendar day of the month.

Online Banking: www.transcendcu.com
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