



P.O. Box 1049
 Traverse City, MI 49685
 231-946-7090

CURRENT ACCOUNT & GENERAL FEES

* Fees are subject to change.

Membership/savings related fees:

Membership Fee (over 26)	\$10
Membership Fee (under 26)	Free
Savings balance below minimum	\$10
Account history	\$5
Account verification request form	\$10
e-Statements	Free
Statement copy	\$5
Deposited check returned unpaid	\$10
Dormant account fee	\$50 per month
Estate Maintenance/Acct research fee	\$15 per hour
e-Alerts	Free
e-Notices	Free
Business Savings per check deposited	\$.08 monthly
Online Banking	Free
Mobile Banking	Free

General Fees:

Accidental Death Insurance up to \$2000	Free (Age restrictions apply)
Copies	\$.15 per page
Fax (sent)	\$2
Fax (sent) additional pages	\$1 per page
Foreign currency purchase	\$12 min (determined by amt)
Foreign currency exchange	\$12
Garnishment/Levy	\$25
Money Order	\$2
Money Order for New Horizons Club and VIP Checking	Free
Cashier's Check (first of day free)	\$2
Piggy Bank for Change Savers Club	Free
Phone transfer	\$3
Safe Deposit Box Rental fee 3X5	\$25
3X10	\$40
5X10	\$55
10X10	\$90
Safe Deposit Box key replacement	\$10
Special information request (look-up)	\$10
Special information request (copies)	\$2 per copy
Traveler's Checks (1 signature)	\$.50 per \$100
Traveler's Checks (1 signature) for New Horizons Club, VIP Checking & Campus Club	Free
Traveler's Checks (2 signatures)	\$1 per \$100
Traveler's Checks (2 signatures) for New Horizons Club, VIP Checking & Campus Club	Free
Wire Transfer	\$20
Wire Transfer-Foreign	\$30

Checking Account related fees:

Balance Checkbook	\$25 plus \$15 per hour
Bill Pay Enrollment	Free
Bill Pay-Basic	\$4.95 monthly
Bill Pay-Silver	\$2.95 monthly
Bill Pay-Gold	\$1.95 monthly
Bill Pay-Platinum	Free
Bill Pay inactive	\$2.95 monthly
Campus Club Checking service fee	Free
Check copy	\$2
Check copy on-line	Free
Check order (re-order)	Varies(by style and quantity)
Check order (re-order) for New Horizon Club, Direct Deposit members	Free (one box per year)
Spirit Check order (re-order)	Varies (by quantity)
Spirit Check order (re-order) Educator's Choice Club	Free (unlimited)
Checking Account negative balance fee	\$5 per day
Educator's Choice Checking monthly service fee	Free
Overdraft transfer (not Value Plus)	\$3 per transfer
Overdraft transfer (Value Plus)	\$6 per transfer
NSF (non-sufficient funds)/ACH (returned) fee	\$35
NSF (non-sufficient funds)/ACH (paid) fee	\$35
Stop payment	\$15
Quality Checking service fee below minimum balance	\$3 per month
Quality Checking service fee for New Horizons Club Members	Free
Quality Checking per item cleared fee below minimum balance	\$.10
Quality Checking per item cleared fee for New Horizons Club	Free
VIP Money Market Checking (below minimum balance)	\$6 per month
Business Checking	\$4 per month
Business Checking per item cleared	\$.08 monthly
Business Checking per check deposited	\$.08 monthly

Loan Related Fees:

Amortization printed	\$5
Home Equity Annual fee	\$25
Loan application fee	\$20
Loan pay-off fax	\$20
Skip/Interest extension	\$30
Subordination agreement	\$125
Ultra-line per check cleared fee	\$1

Credit/Debit/ATM card related fees:

ATM service fee at CO-OP network machines	Free
ATM service fee at non-CO-OP network machine	\$1
Debit card replacement	\$10
Debit Card PIN re-set at branch office	Free
Debit card reissue PIN	\$3
Debit Card – Signature Transaction	Free
Debit Card – PIN Transaction	\$.35
VISA Classic annual fee (no fee first year)	\$15
VISA cash advance (non-member)	\$3
VISA late payment	\$20
VISA payment NSF check	\$10
VISA Card replacement	\$10
VISA Card PIN re-set at Branch Office	Free
VISA 2-day express mail	\$20
VISA overnight express mail	\$35
VISA statement copy	\$5
VISA Travel Money Card	\$5
VISA Travel Money Card fee for Educator’s Choice Club	Free (one per year)
VISA Gift Card	\$3

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If you have any questions, please contact us at tba@tbacu.com or 231-946-7090.