

## TOPCU Fee Schedule

Updated 09/10/2016

<b>Fees</b>	
<b>ATM / Debit</b>	
ATM Deposit Empty Envelope	\$30
ATM / EFT correction fee (per occurrence)	\$2
Out of Network ATM Fees	\$2
International Transaction Fee (in U.S. dollars)	1% of each transaction
Lost card replacement (Debit, ATM)	\$10

<b>Checking and Money Market Accounts</b>	
Courtesy Pay	\$32
Temporary Checks	\$1 per four
Stop payment	\$30
Mission Checking (per month)	\$20
Check printing	Varies
Share Overdraft Transfer over 6 a month	\$5 per month

<b>Real Estate Fees</b>	
Subordination Fee	\$250
Release & Re-conveyance (Replaces Mortgage payoff fee)	\$25
Late Fee	The greater of 5% of late Payment or \$10
2 <sup>nd</sup> place Closed End Mortgage application fee	\$60
2 <sup>nd</sup> place Closed End Mortgage 3 <sup>rd</sup> Party fees	Actual Cost
HELOC Application fee – Only charged if closed within 2 years	\$60
HELOC 3 <sup>rd</sup> Party fees – Only charged if Loan is closed within 2 years.	Actual Cost
1 <sup>st</sup> Position Mortgages 3 <sup>rd</sup> Party fees	Actual Cost
1 <sup>st</sup> Position Mortgage Origination Fee	1% of Loan Amount
1 <sup>st</sup> Position Mortgage Processing Fee	\$790

<b>Safe Deposit Boxes</b>	
Safe Deposit Box	Varies
3 x 5	\$20
3 x 10	\$45
5 x 5	\$30
5 x 10	\$60
10 x 10	\$100
Safe box drilling fee	Actual Cost
Safe box lost key (Duplicate key)	\$20

<b>Credit Cards</b>	
Cash advance fee	2% a with minimum of \$10
Late fee	\$35
Returned check fee for payments	\$30
Multi-currency and single currency international transactions	2%
Finance charge adjustment	\$10
Design Your Own Card	\$10 per card
Pay by Phone fee	\$5

<b>Services</b>	
Returned Item (NSF) Fee	\$32
Express delivery charge	Cost + \$10
Research, reconciliation (including checkbook), Legal Process Fee (for receipt of levies, tax liens, attachments, subpoenas, garnishments, etc.)	\$20/hour (1-hour min)
Fax/Copy Fee (per page)	\$2
Wire - Domestic (Outgoing)	\$20
Wire - International (Outgoing)	\$42
ACH origination fee (one-time payment)	\$20
ACH - Recurring (Set Up Fee) First time waived	\$10
ACH - Recurring (Change Fee)	\$10
Manually Posted Check or Electronic Item	\$10
Notary – Not Credit Union Required (e.g. No fee for TOPCU Mortgage and Trust Documents)	\$2 per signature
Returned Deposit Items - 1st party	\$32
Returned Deposit Items - 2nd party	\$15
International Collection items	\$20 + Foreign bank fee
Check copy	\$2
Copy of official check	\$2
Official/Cashier's Checks	\$5
Money Order	\$1
Statement copies / history printout	\$2
Paper Statement Fee	\$1.00 / month
Gift Card	\$3.95
Levy/Garnishment/Subpoena/Legal Processing fee	\$50/hour (1-hour min)

<b>General</b>	
Escheated Account Fee	\$50
Dormant fees (minors excluded)	\$5
Account closure fee (< 90 days)	\$10
Regulation D. Violation Fee	\$25
Collateral Protection Insurance (CPI)	\$45
Invalid address (Returned Mail)	\$5
IRA Transfer or Closure	\$25

<b>Non Member Fees</b>	
Third Party Check Acceptance Fee	\$10 per check over \$100
Check Cashing Fee (on us)	\$10
TOPCU Official check cashing	\$15
Coin Machine fee	5% per transaction

<b>Loan Fees</b>	
Title Work Fee (MVD)	\$15 plus MVD fees
UCC Filing Fee	\$15
Emergency Lien Release Fee	\$15
Loan late payment fees - consumer	Greater of 5% of late payment or \$10
Loan late payment fees – Business/Commercial	Greater of 5% of late payment or \$50
Skip a Pay	\$30
Solar Loan - one-time re-amortization fee within first 18 months	\$25