

OTHER FEES

Custom Membership*	\$5 one-time non-refundable membership fee
Signature Guarantee	\$5 per signature
Duplicate Statements	\$5 per statement
Rolled Coin Deposits	First 5 rolls are free; 10¢ per roll thereafter
Domestic Wire Transfers	\$20 for outgoing funds
International Wire Transfers (outside the U.S.)	\$55 for outgoing funds
Foreign Currency	\$10 per transaction to buy/sell foreign currency for amounts less than 300 USD
Response to Legal Process	\$20 (minimum)
Inactive Account (accounts inactive for 29 months or more)	\$5 per month, imposed beginning the 30th month (excludes IRA and non-matured Certificate Accounts)
Escheatment Process	\$2 for sending Annual Notice of possible escheatment (for account balances above \$50)
Health Savings Account	\$2 monthly maintenance fee, if your monthly average daily balance drops below \$100. This fee is waived for the first six months.
IRA/HSA Closure/Transfer-out	\$20 when an IRA/Roth IRA/HSA account is transferred to another institution
HSA Transaction Adjustment	\$20 per occurrence
Current Address Research	\$5 (minimum) per hour if the Credit Union has to seek out the current address of a member. Not to occur more than once per 12 months.
Check Collection (international checks)	\$15 per-check collection fee for checks drawn on non-U.S. financial institutions
Notary Service	\$10 per signature on non-Tech CU documents
Loan Fees**	
Duplicate Lien Satisfied	\$10 per release
Home Equity Loan Subordination	\$250 per subordination
Solar Subordination	\$150 per subordination
Real Estate Payoff Demand Letter	\$30 per letter
Vehicle Authorization Letter (for travel outside of the U.S.)	\$10 per letter
Vehicle Title Processing	\$50 per occurrence
Auto Refinance	\$75 per refinance of an existing Tech CU auto loan

*Membership can be established by either paying a \$5 non-refundable fee or by depositing \$25.00 in a Membership Savings Account. The \$25.00 balance is not available for transactions and must remain in the account for membership.

** These fees apply to all Tech CU loans. For additional loan fees, refer to your credit agreements and disclosures.



Consumer Schedule of Fees and Charges

This Schedule of Fees and Charges supplements the Member Handbook, Account Disclosures and Agreements, and the Truth in Savings Account Disclosure.

For more information about Tech CU's financial products, services, and business hours, please contact us:

online
www.techcu.com

telephone
(408) 451-9111

toll free
(800) 553-0880



Share accounts and Retirement accounts are federally insured up to \$250,000 by the National Credit Union Administration, a U.S. Government agency.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

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FEES BY RELATIONSHIP REWARDS LEVEL

The deeper your relationship with Tech CU, the greater the benefits you will enjoy as a member. Tech CU offers three Relationship Rewards levels, which are listed below along with fees associated with each level.†

PREMIER (\$100,000+ balance)
<ul style="list-style-type: none"> • Returned Non-Sufficient Funds* (NSF)/Paid NSF** —\$28 no maximum
<ul style="list-style-type: none"> • Verification of Deposit and Account Verification Letter—\$10
<ul style="list-style-type: none"> • Check Orders—2 free boxes of Tech CU Logo checks per year, then standard fee (prices start at \$34.19 for a box of 150)^{††}
PREFERRED PLUS (\$25,000–\$99,999.99 balance)
<ul style="list-style-type: none"> • Returned NSF/Paid NSF** fee—\$28 no maximum
<ul style="list-style-type: none"> • Verification of Deposit and Account Verification Letter —\$10
<ul style="list-style-type: none"> • Account Research —\$25 (minimum)/hour
<ul style="list-style-type: none"> • Domestic Outgoing Wire —\$20 for outgoing
<ul style="list-style-type: none"> • Check Orders—2 free boxes of Tech CU Logo checks per year, then standard fee (prices start at \$34.19 for a box of 150)^{††}
<ul style="list-style-type: none"> • Insured Investment Account Monthly fee—\$6, waived with average daily balance of \$2,500
PREFERRED (balance less than \$25,000)
<ul style="list-style-type: none"> • Returned NSF/Paid NSF** fee—\$28 no maximum
<ul style="list-style-type: none"> • Verification of Deposit and Account Verification Letter —\$10
<ul style="list-style-type: none"> • Account Research —\$25 (minimum)/hour
<ul style="list-style-type: none"> • Domestic Outgoing Wire —\$20 for outgoing
<ul style="list-style-type: none"> • Check Orders—Standard fee (prices start at \$34.19 for a box of 150)^{††}
<ul style="list-style-type: none"> • Insured Investment Account Monthly fee—\$6, waived with average daily balance of \$2,500
<ul style="list-style-type: none"> • Interest Checking Monthly fee—\$6, waived with average daily balance of \$1,500 in Interest Checking, with \$2,500 average daily balance in an Insured Investment Account, or with monthly Direct Deposit
<ul style="list-style-type: none"> • Official Checks—\$5, waived with combined balance of at least \$5,000

†The total combined average daily balances of your Tech CU accounts (excluding HSA and Business accounts) will determine your Relationship Rewards level. See a Tech CU representative for complete details.

††Check fees are subject to change at any time.

*Non-Sufficient Funds is when we determine that you do not have enough available funds in your Checking Account to cover an item, then we either decline or return the item unpaid (a Returned NSF item), or we authorize and pay the item and overdraw your account (a Paid NSF item).

**Overdraft protection is available only on Checking Accounts. Checking Account holders can establish overdraft protection transfers from a Tech CU Share Savings Account or a Tech CU credit line (credit approval required). If you have not established an overdraft protection source with available funds or credit, Tech CU may at our discretion pay or return checks, Automatic Clearing House and online banking payments presented against insufficient funds and charge a Returned NSF/Paid NSF fee. We will not pay ATM cash withdrawals or everyday Debit Card purchase transactions against insufficient funds at our discretion unless you opt in. Negative balances must be restored immediately on demand. Discretionary overdraft payment is not available on new Checking Accounts, if any account owner is in default to Tech CU, or if there have been repeated overdrafts.

*** Reset Checking is no longer available for new account opening.

†Please note, using an ATM that is not in the CO-OP or Allpoint network could result in fees from the owner of the ATM.

We reserve the right to change, add or delete fees at any time and upon notice when required by law. If you have any questions regarding any of the fees outlined in this schedule, please call us at (408) 451-9111 or (800) 553-0880. The information contained in this fee schedule is effective as of July 2017.

The Credit Union may impose the following fees, if necessary. Certain fees are waived depending on your relationship with the Credit Union. Please see the Relationship Rewards section for the aggregate balances needed to avoid certain fees.

CHECKING, SAVINGS AND MONEY MARKET PLUS ACCOUNTS

Eligibility for fee waivers on Interest Checking and Insured Investment Accounts	Determined by the average daily balance, which is calculated by adding the balance in the account at the end of each day together and dividing by the number of days in the statement cycle
Returned Check Deposit	\$25: Charged if a check you deposit at Tech CU is lawfully returned unpaid by the institution on which it is drawn
Returned Automated Clearing House (ACH) Item	\$10: Charged if you originate an ACH payment at Tech CU, and another institution returns it
Stop Payments	\$15 per request. Charged if you ask us to stop payment on a check or series of checks drawn on your Tech CU Checking Account, or to stop an ACH payment
Rejected ACH	\$25 for debit/credit transaction that is rejected more than three times due to incorrect account information
Official Check Refund/Replacement	\$15: Charged if you ask us to refund or replace a check drawn on Tech CU that has been lost, stolen or destroyed
Copies of Checks	\$2 per check copy
Temporary Checks	\$2 for 4 checks
Checking Account Reinstatement	\$50: Charged if your Tech CU Checking Account has been closed due to misuse, negative balance or other breach of agreement with Tech CU
Non-member Check Cashing	\$10: Charged to non-members who cash checks written on Tech CU personal or business accounts
Excess Withdrawal (Money Market Plus Only)	\$10 per month in which more than 6 check/Debit Card/point-of-sale withdrawals occur
Reset™ Checking*** Discontinued	\$10 monthly maintenance fee; \$1 paper statement fee per month

ATM AND VISA DEBIT CARD

Replacement Cards	\$5 per Card when a Card Replacement request exceeds two in a 12-month period
Visa and Mastercard (Debit Card only) multi-currency transactions	1.0% of transaction amount
International single-currency (Debit Card) transactions	0.8% of transaction amount
Expedited (Federal Express) Card	\$25