

Knoxville TVA Employees Credit Union

Fee Schedule
Effective February 8, 2018

Item	Amt.	Frequency	Detail & How to avoid fee
Cards			
Credit/Debit Card Document	\$6	per item	
Credit Card Late Payment	\$25		
Replacement Cards	\$5	per card	ATM, Credit, Debit
Checking Accounts & Checks			
Balance Checking Account/Research	\$15	per hour	
	\$0	if < 1 hour	
Cashier's Check	\$4	per item	
Check/Draft Copy	\$2	per item	
Check Printing	Free		Basic Credit Union design; other designs prices vary
Checking Account: Best Checking Package	\$0		
Checking Account: Member-Managed Funds	\$0		
Checking Account: Health Savings Account	\$0		
Checking Account: Second Chance	\$10	per month with direct deposit	\$15 per month without direct deposit
Certified Check	\$5	per check	
Replacement Check	\$5	per check	
Returned Check/Item	\$32	per item for deposit or payment	
Stop Payment	\$32	per stop	
Savings & Term Certificate Activity			
Dormant Account	\$10	per quarter after 1 year of no activity & balance under \$100	Account holders 18 years and older only
Certificate Penalty	penalty: 90 days dividend		For maturity dates of 17 months or less. If withdrawal reduces principal below required minimum, penalty accessed on entire balance and account closed.
	penalty: 180 days dividend		For maturity dates of 18 months or greater. If withdrawal reduces principal below required minimum, penalty accessed on entire balance and account closed.
Electronic Services			
Bill Pay Expedited Payments	\$25		Check
	\$5		ACH
Bill Pay	\$0		
Foreign ATM	\$4 (non-Members)		
In Branch			
Safe Deposit Boxes	2 x 5 x 22 - \$25	per year	
	3 x 5 x 22 - \$30	per year	Sizes vary at each location.
	5 x 5 x 22 - \$35	per year	
	3 x 10 x 22 - \$40	per year	
	4 x 10 x 22 - \$45	per year	
	5 x 10 x 22 - \$50	per year	
	7 x 10 x 22 - \$55	per year	
10 x 10 x 22 - \$75	per year		
Business Accounts			
Free Business Checking	\$0		
Basic Business Checking	\$7.50	per month	
Preferred Business Checking	\$15	per month if balance below \$1,500	
Incoming Returned Item	\$15		3rd party check deposit
	\$32		2 party check deposit
Late Payment	\$29		Business Credit Card
Loans			
Consumer Loan Late Payment	\$10 or 5% of payment - whichever is greater	Monthly	
Mortgage Late Payment	5% of payment	Monthly	
Mortgage Loan Subordination Agreement	\$50		
Mortgage Modification Fee	\$250		
Skip-A-Payment	\$35	per skip - available to qualifying members	
Loan Payment by Website	\$0		Includes payments made at tvacreditunion.com/loans/payments
Loan Payment by Phone	\$15	per payment	How to avoid: pay loan on tvacreditunion.com
Other			
Account Verification	\$10	per request	
Courtesy Pay	\$32	per item	Payment made at Credit Union's discretion
Levy/Garnishment	\$100	per item	
Money Order	\$2	per item	
Monthly Statement Copies	\$2	per statement	Sign up for eStatements
NSF (Non-Sufficient Funds)	\$32	per item	Check, ACH, Debit, Bill Pay
Paper Statement	\$2	per month/quarter	Excludes SMC Members, Members under 18 years, Organizational Accounts
Returned Statement	\$5	per month - after 2 returned statements	How to avoid: provide the Credit Union with your current mailing and physical addresses
Unclaimed Property	\$25	after 3 years of inactivity	Account holders 18 years and older only
Wire Transfer	\$15	per outgoing domestic item	
	\$75	per outgoing foreign item	
	\$10	per incoming item	No charge for incoming wires of \$100 or less