

OTHER FEES

Custom Membership*	\$5	One-time non-refundable membership fee
Signature Guarantee	\$0	
Duplicate Statements	\$0	
Rolled Coin Deposits	\$0	
Domestic Wire Transfers	\$15	For outgoing wires
International Wire Transfers (outside the U.S.)	\$40	For outgoing wires
Foreign Currency	\$0	
Response to Legal Process	\$20	\$20 (minimum)
Inactive Account (accounts inactive for 29 months or more)	\$5	\$5 per month, imposed beginning the 30th month (excludes IRA and non-matured Certificate Accounts)
Escheatment Process	\$0	
Health Savings Account	\$0	
IRA/HSA Closure/Transfer-out	\$0	
HSA Transaction Adjustment	\$0	
Current Address Research	\$0	
Check Collection (international checks)	\$0	
Notary Service	\$0	
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.

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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B11.07-19.v1 11/23



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.

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)		
• Non-Sufficient Funds* (NSF)**	\$20	Up to a maximum of 4 per day
• Verification of Deposit and Account Verification Letter	\$0	
• Check Orders	2 @ \$0	2 free boxes of Tech CU Logo checks per year, then standard fee (prices typically start at \$34.94 for a box of 100)††

PREFERRED PLUS (\$25,000–\$99,999.99 balance)		
• Non-Sufficient Funds* (NSF)**	\$20	Up to a maximum of 4 per day
• Verification of Deposit and Account Verification Letter	\$0	
• Account Research	\$0	
• Domestic Outgoing Wire	\$15	For outgoing wires
• Check Orders	2 @ \$0	2 free boxes of Tech CU Logo checks per year, then standard fee (prices typically start at \$34.94 for a box of 100)††
• Insured Investment Account Monthly fee	\$6	Waived with average daily balance of \$2,500

PREFERRED (balance less than \$25,000)		
• Non-Sufficient Funds* (NSF)**	\$20	Up to a maximum of 4 per day
• Verification of Deposit and Account Verification Letter	\$0	
• Account Research	\$0	
• Domestic Outgoing Wire	\$15	For outgoing wires
• Check Orders	Varies	Standard fee (prices typically start at \$40.69 for a box of 100)††
• Insured Investment Account Monthly fee	\$6	Waived with average daily balance of \$2,500
• Official Checks	\$0	

†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 12/01/2023.

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 Insured Investment Accounts	n/a	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	\$0	
Returned Automated Clearing House (ACH) Item	\$0	
Stop Payments	\$0	
Rejected ACH	\$0	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	\$0	
Temporary Checks	\$0	Limit of 8 free temporary checks
Checking Account Reinstatement	\$0	
Non-member Check Cashing	\$5	Charged to non-members who cash checks written on Tech CU personal accounts
Excess Withdrawal (Money Market Plus Only)	\$0	
Reset™ Checking***	\$0/\$1	\$0 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 Replacement	\$15	