



SCHEDULE OF FEES

Revised 9/2025

Deposit Account Fees		
Courtesy Payment <i>ATM, Point of Sale, Checks, Electronic Transfers</i>		\$30.00 per item
Insufficient Funds/Returned Items <i>ATM, Point of Sale, Checks, Electronic Transfers</i>		\$30.00 per item
Dormant Account Inactivity Fee <i>No activity for 1 year on Deposit Accounts</i>		\$5.00 per month
Escheatment Processing Fee <i>No activity for 3 years</i>		\$100.00
Electronic Transfer Accounts (ETA)		\$3.00 per month
IRA Plan Maintenance Fee		\$15.00 per year
Paper Statement Fee <i>(Not applicable if Under 18 or Over 65)</i>		\$2.00 per month
Term Share Certificates		
Early Withdrawal Penalty	3-11 Month Certificate	3 months dividends
	12-23 Month Certificates	9 months dividends
	24-35 Month Certificates	12 months dividends
	36-60 Month Certificates	18 months dividends
Checking Related Fees		
Check Printing		Varies with item
Copy of Share Draft		\$2.00 per item
Substitute Check		\$5.00 per item
Temporary Checks		\$2.00 per sheet of 8
Stop Payment (Check, Draft or ACH)		\$25.00 per item
Returned Deposit Item		\$20.00 per item
Foreign Currency Conversion		1%
Transactions at TFed ATM (<i>Non-TFed Debit/ATM Card</i>)		\$3.50
Debit Card Replacement		\$15.00
Lending Fees		
Mortgage Application Fee		\$250.00
Appraisal Fee (Single Family)		\$525.00
Appraisal Fee (Multi-Family)		\$700.00
Flood Determination		\$12.00
Appraisal Audit		\$40.00
Subordination Agreement		\$100.00
Duplicate Year End Tax Figures		\$15.00
Verification of Mortgage		\$10.00
Verification of Deposit		\$10.00
Verification of Employment		\$79.00
Add Lien Fee		\$25.00-\$53.50 Varies By State
Electronic Lien and Title (ELT)		\$2.00
Vendor Single Interest Coverage (VSI)		\$125.00

Member Services Member Services	
Account Research	\$25.00 per hour
Money Order	\$2.00 per item
Stop Payment on Money Order	\$25.00 per item
Official Credit Union Check	\$2.00 per item
Stop Payment on Official Credit Union Check	\$25.00 per item
Notary Fee (Non-Members)	\$2.00 per item
Returned Mail Fee	\$5.00 per item
Account Activity Printout	\$3.00
Levy Attachment	\$50.00
Garnishments	\$50.00
Statement Copy (5 pages)	\$5.00
Statement Copy (additional pages)	\$1.00 per page
Night Deposit Lost Key	\$10.00
Online Loan Payment via ProPay (<i>Consumer Debit Card</i>)	\$4.95
Online Loan Payment via ProPay (<i>Commercial Debit Card</i>)	2.95% of Payment Amount
Safe Deposit Box (Limited)	
3x5 Safe Deposit Box	\$50.00
3x10 Safe Deposit Box	\$100.00
5x10 Safe Deposit Box	\$150.00
10x10 Safe Deposit Box	\$200.00
Safe Deposit Box Lost Key Fee	\$25.00
Safe Deposit Box Drilling Fee	\$400.00
Wire Transfers	
Wire Transfer (Incoming Domestic & International)	\$15.00 per item
Wire Transfer (Outgoing Domestic)	\$35.00 per item
Wire Transfer (Outgoing International)	\$40.00 per item

Connecting All Departments: (508) 824-6466 | www.tfed.com

Membership is established by opening a \$5 share/savings account and is available to anyone who lives, works, worships or attends school in Bristol County, Plymouth County & Barnstable County in Massachusetts; Bristol, Kent, Newport and Providence counties in Rhode Island; and the Rhode Island towns of Charlestown, Exeter, Hopkinton, Narragansett, New Shoreham, North Kingstown, Richmond and South Kingstown. Federally Insured By The National Credit Union Administration. 🏠 Equal Housing Lender. EOE.