TELCO TRIAD FEE DISCLOSURE

EFFECTIVE JANUARY 20, 2026

TELCO TRIAD
COMMUNITY CREDIT UNION

SHARE DRAFT ACCOUNTS [1]

Monthly Maintenance Fee [2]	per month	$3.73
Overdraft Advance Fee ($10.00 or more)	each draft	$26.00
Overdraft Return Fee ($10.00 or more)	each draft	$26.00
Overdraft Fee (Less than $10.00)		$10.00
Stop Payment Fee	each	$21.00
Copy of Share Draft Fee	each	$3.00
Auto Transfer Fee (due to overdraft)	each	$3.00
ACH Overdraft Advance Fee ($10.00 or more)	each	$26.00
ACH Return Fee ($10.00 or more)	each	$26.00
ACH Overdraft Advance Return Fee (Less than $10.00)		$10.00
ACH Revoke Fee		$21.00
ACH Manual Transfer Fee		$8.00
ACH One-Time Stop Fee		$8.00

SHARE AND SHARE DRAFT ACCOUNTS

Account Reopen Fee (less than six months)		$15.00
Account Close Fee (within six months)		$15.00
Second Party Returned Checks Fee	each	$15.00
ACH Overdraft Advance Fee ($10.00 or more)	each	$26.00
ACH Return Fee ($10.00 or more)	each	$26.00
ACH Overdraft Advance Return Fee (Less than $10.00)		$10.00
Transfer Request by Telephone Fee	each	$3.00
Transfer Request by Telephone Fee (w/ receipt)	each	$4.00
Counter Checks Fee (4 per page min.)	each	$4.00
Monthly Bridge6 Maintenance Fee	per month	$2.99

PRE-AUTHORIZED BILL PAY

In-House Transfer Fee	each	$3.00
Out-of-House Fee (Mailed)	each	$4.00
NSF Fee (Non-Sufficient Funds)	each	$3.00

DEBIT CARD FOR SHARE DRAFT

Initial Debit Card		FREE
Monthly Fee		FREE
Replacement or Additional Card Fee		$6.00
Deactivate Card (Hot Card) Fee		$10.00
Opt-In NSF Debit Items Fee		$26.00

RELOADABLE AND GIFT CARD

Initial CU MONEY Reloadable Debit Card Order Fee		$5.00
CU MONEY Reload Fee		$2.00
Gift Card Fee		$4.00

ONLINE BANKING www.telcotriad.org

Online Account Access		FREE
MyCard Info (Credit Cards)		FREE
Online Bill Pay Fee (unlimited payments)	per month	$2.99

MISCELLANEOUS FEES

Member Check Processing Fee:	*1% of check with a minimum of*	$3.00
…waived if Member's balance in share account is $100.00 or more		NO FEE
…waived if Member has active and current loan(s)		NO FEE
Non-Member Check Cashing Fee:		1%
Money Order	each	$3.00
Wire Transfer Fee (Ingoing/Outgoing)		$25.00
Wire Transfer International Fee (Ingoing/Outgoing)		$40.00
Cash Advance Check Cashing Fee		$20.00
(3rd Party Check Collection Fee)		
Cashier's Check Fee (Telco Check)		$5.00
Cashier's Check Fee (Telco Check)	mailed	$6.00
Credit Card Payment Fee		$3.00
Levy/Garnishment Fee		$50.00
Subpoena, plus Research Account Fee		$25.00
Research Account Reconciliation Fee	per hour	$25.00
(1 hour minimum)		
Photocopy Fee	per page	$0.50
Duplicate Statement Copy Fee	per page	$1.50
	Min	$3.00
Print-Out of Account History Fee - current month [1]		$3.00
For previous month and beyond - per page [1]		$1.00
Coin Counter Fee *(Non-Members)*	10% or max	$10.00
IRA Early Close Fee - less than 1 year open		$100.00
IRA Transfer & Close Fee		$50.00
FAX Fee	per page	$2.00
Return Mail Statement Fee	per month	$5.00
Dormant Account Fee (per month $5.00)	per month	
If account has no activity for one year [3]	annually	$60.00
Title Lien Verification Fee	per month	$20.00
If Title is not received after 45 days of loan closing		
Skip- a- Pay Fee		$25.00
Safe Deposit Box Fee (sizes and pricing per branch location)		
Safe Deposit Box Late Fee	per month	$12.00
After January 31st		
Safe Deposit Box Replacement Key Fee		$10.00
Pop Money 3-Day Transfer Fee		$0.50
Pop Money Next Day Transfer Fee		$0.50

[1] *7% tax not included*
[2] *Excludes Golden Partners and nonprofit service organization accounts*
[3] *Does not include minor accounts or accounts with balances over $500.00*