

**SCHEDULE OF FEES AND CHARGES**

<i>Free Services</i>	
A2A (Account to Account) Transfers	CU*Talk
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E-Statements	Financial Counseling
Mobile Banking	Online Banking
Remote Deposit Capture (RDC)	Text Banking
Withdrawals at STTFCU ATMs & ITM	
<i>Share and Share Overdraft and Returned Items</i>	<i>Current Fee</i>
Non-Sufficient Funds (NSF)/ Returned Item Payment - ACH/Returned Checks/Debit Card Transactions (No more than two representations)	\$ 50.00
Overdraft Transfer (Per Transaction)	\$ 2.00
<i>Share and Share Draft Account</i>	
Monthly Bill Pay Service (First 6 months are free)	\$ 5.00
Closed Account (If closed within 30 days of opening)	\$ 20.00
Paper Statement (Waived for members who are 60+ years)	\$ 5.00
Share Account (If daily available balance falls below \$5)	\$ 5.00
Share Draft Fee (If daily available balance falls below \$5)	\$ 15.00
Statement Reprint (Per Page)	\$ 5.00
month)	\$ 0.50
<i>MasterCard Debit Card</i>	
ATM Replacement Card/Pin Replacement	\$ 8.50
<i>ATM &amp; ITM</i>	
ATM & ITM Surcharge (Applicable to non-members and other financial institution cards)	\$4.00 - St. Thomas \$5.00 - St. John
<i>Loans</i>	
Credit Bureau	\$ 20.00
Loan Coupon Book	\$ 8.00
Late Loan Payment <sup>1</sup>	\$5.00 or 5% of pmt
Loan Origination	\$ 35.00
Payday Loan Advance	\$ 18.00
Payday Loan Initial Application	\$ 20.00
Revolving Loan Advance	\$ 15.00
<i>Documents and Research</i>	
Account Reconciliation Per Hour	\$ 20.00
Return Mail	\$ 5.00
<i>Services</i>	
Account Verifications	\$ 5.00
Document Printing (Per Page)	\$ 3.00
Garnishment/Levy Items	\$ 50.00
Immigration Letter	\$ 15.00
Money Orders	\$ 3.00
Corporate Checks (free if made payable to the member, and \$10 if made payable to a third party)	\$ 10.00
Letter of Credit	\$ 10.00
Stale Dated Check Reissue	\$ 30.00
<i>Stop Payment</i>	
Stop Payment	\$ 20.00
Stop Payment Sequential Service	\$ 25.00
<i>Maintenance and Transaction Fees</i>	
Abandoned Property/Escheatment Processing	\$ 25.00
Dormant Account (Applied quarterly after 6 months of dormancy)	\$ 25.00
Early Club Withdrawal	\$ 5.00
Domestic and International Express Courier (DHL/FEDEX/UPS/USPS) Fee	Courier Rate + \$15 Administrative Fee
Internal Funds Transfer / Teller Assisted (Per Transaction)	\$ 5.00

If your scheduled payment is 20 or more days past due, you will be charged the greater of \$5 or 5% of the scheduled payment due.<sup>1</sup>

To maintain membership, a \$50 par value is required for all Share Accounts holders.

The fees appearing within this schedule are accurate as of the effective date indicated on the Truth-in-Savings Disclosure.

If you have any questions or require current rate and fee information on your accounts, please contact the Credit Union at 340-774-1299.

Effective April 7, 2025