

Knoxville TVA Employees Credit Union

**Fee Schedule
Effective July 30, 2021**

Item	Amount	Frequency	Detail & How to Avoid Fee
Cards			
Credit/Debit Card Document	\$6.00	Per Item	
Credit Card Late Payment	\$25.00		
Replacement Cards	\$5.00	Per Card	ATM, Credit, Debit
Checking Accounts & Checks			
Balance Checking Account/Research	\$15.00	Per Hour	
	Free	If < 1 Hour	
Cashier's Check	\$4.00	Per Item	
Check/Draft Copy	\$2.00	Per Item	
Check Printing	Free		Basic Credit Union design; other design prices vary.
Checking Account: Best Checking Package	Free		
Checking Account: Member-Managed Funds	Free		
Checking Account: Health Savings Account	Free		
Checking Account: Second-Chance	\$10.00	Per Month with Direct Deposit	\$15.00 per month without direct deposit.
Certified Check	\$5.00	Per Check	
Replacement Check	\$5.00	Per Check	
Returned Check/Item	\$32.00	Per Presentment for Deposit or Payment	
Stop Payment	\$32.00	Per Stop	
Savings & Term Certificate Activity			
Dormant Account	\$10.00	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	\$25.00		Check
	\$5.00		ACH
Bill Pay	Free		
Foreign ATM	\$4 (non-Members)		
In Branch			
Safe Deposit Boxes	2 x 5 x 22 - \$25.00	Per Year	
	3 x 5 x 22 - \$30.00	Per Year	Sizes vary at each location.
	5 x 5 x 22 - \$35.00	Per Year	
	3 x 10 x 22 - \$40.00	Per Year	
	4 x 10 x 22 - \$45.00	Per Year	
	5 x 10 x 22 - \$50.00	Per Year	
	7 x 10 x 22 - \$55.00	Per Year	
10 x 10 x 22 - \$75.00	Per Year		
Business Accounts			
Free Business Checking	Free		
Basic Business Checking	\$7.50	Per Month	
Preferred Business Checking	\$15.00	Per Month If Balance Below \$1,500	
Incoming Returned Item	\$15.00	Per Presentment	Third-party check deposit.
Late Payment	\$32.00	Per Presentment	Second-party check deposit.
	\$29.00		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	\$200.00		
Mortgage Modification Fee	\$250.00		
Skip-A-Payment	\$35.00	Per Skip - Available to Qualifying Members	
Loan Payment by Website	\$5.00	Per Payment	Set up automatic transfer to avoid fee.
Loan Payment by Phone	\$15.00	Per Payment	Set up automatic transfer to avoid fee.
Other			
Account Verification	\$10.00	Per Request	
Courtesy Pay	\$32.00	Per Presentment	Payment made at Credit Union's discretion.
Levy/Garnishment	\$100.00	Per Item	
Money Order	\$2.00	Per Item	
Monthly Statement Copies	\$2.00	Per Statement	Sign up for eStatements.
NSF (Non-Sufficient Funds)	\$32.00	Per Presentment	Check, ACH, Debit, Bill Pay
Paper Statement	\$2.00	Per Month/Quarter	Excludes SMC Members, Members under 18 years, Organizational Accounts.
Returned Statement	\$5.00	Per Month - After 2 Returned Statements	Provide the Credit Union with your current mailing and physical addresses to avoid fee.
Unclaimed Property	\$50.00	After 3 Years of Inactivity	Account holders 18 years and older only.
Wire Transfer	\$15.00	Per Outgoing Domestic Item	
	\$75.00	Per Outgoing Foreign Item	
	\$10.00	Per Incoming Item	No charge for incoming wires of \$100.00 or less.