

## PRODUCTS & SERVICES

### SAVINGS, CERTIFICATES & CHECKING SERVICES

- Savings Accounts
- Interest Bearing Checking Accounts
- Personalized Debit Cards
- Christmas/Vacation Clubs
- Money Market Accounts
- Certificates, IRAs & HSA Accounts

### INVESTMENT & INSURANCE

- Investment & Insurance Services

### LENDING SERVICES

- Auto Loans
- Mortgage Loans
- Home Equity Loans
- Personalized Visa Credit Cards

### REMOTE BANKING SERVICES

- Mobile Banking with Mobile Deposit
- AnyWhere Mobile
- Online Banking with eStatements
- Online Bill Pay
- eAlerts
- eSign
- 24 Hour Telephone Banking
- Apple Pay

### BUSINESS SERVICES

- Commercial Services & Commercial Loans

### MISCELLANEOUS SERVICES

- Visa Gift Cards
- Money Orders
- Night Deposit Services
- Notary & Medallion Services

**& More!**

## LOCATIONS & HOURS

### Main Office – Downtown Saginaw

520 Hayden Street • 989.754.6575

**Bad Axe** (behind Holiday Inn)  
499 Brick Street • 989.269.9557

**Bay City**  
401 E Midland • 989.671.0077

**Caro**  
1130 Cleaver Road • 989.673.2042

**Flint**  
606 Stevens Street • 810.239.7655

**Owosso**  
1243 East Main Street • 989.723.2243

**Saginaw Township**  
4075 McCarty Road • 989.799.9326

**Sandusky**  
625 S Sandusky Road • 810.648.3900

**Thomas Township** (in front of Meijer)  
8450 Gratiot Road • 989.781.5044

**Traverse City**  
415 Cass Street #2B • 231.346.6490

**LOAN OFFICE**  
**Alpena**  
122 W Chisholm Street • 989.326.1857

### **BANKING CENTER HOURS**

**Lobby**  
M-TH: 9:00 AM - 5:00 PM  
FR: 9:00 AM – 5:30 PM

**Drive Thru**  
M-TH: 8:30 AM – 5:30 PM  
FR: 8:30 AM – 6:00 PM  
Saturday: 8:30 AM – 12:30 PM

**Communications Center Hours**  
M-FR: 8:00 AM – 6:00 PM  
Saturday 8:30 AM – 2:30 PM

## FEE SCHEDULE

Fees.  
Freebies.  
And More.



520 Hayden St.,  
Saginaw MI 48607  
989-754-6575  
888-288-3261

**TeamOneCU.org**

# Team One Credit Union Consumer Fee Schedule

Effective March 1, 2017. The following may be assessed against your accounts and are subject to change

## CD/MONEY MARKET ACCOUNTS

|   |      |
|---|------|
| Certificate change prior to maturity                    | \$10 |
| Money Market  |      |
| Excessive Withdrawal Fee<br><i>(exceed 6 per month)</i> | \$25 |
| Minimum Withdrawal Fee<br><i>(under \$500)</i>          | \$25 |

## CHECKING ACCOUNTS

|   |             |
|---|-------------|
| ID Protect Security Fee                       | \$1.95/mo   |
| Check Order Fee                               | Prices vary |
| <i>1 free box per year age 65 &amp; older</i> |             |
| Starter checks                                | \$4 for 4   |

## SPECIAL SAVINGS ACCOUNTS

|  |      |
|--|------|
| “Your” Savings” Account-<br>Excessive Withdrawal Fee<br><i>(exceed 2 withdrawals per year)</i> | \$10 |
|--|------|

## VISA® DEBIT, CREDIT & GIFT CARD FEES

|  |               |
|--|---------------|
| Debit & Credit Card Replacement  | \$ 5          |
| Debit & Credit Card Rush Fee<br><i>Overnight/Saturday delivery/international</i>   | Prices vary   |
| Prepaid Reloadable Visa Card   | \$4.95        |
| Gift Card-per card purchased in branch   | \$3.95        |
| Gift Card-per card ordered online  | \$5.95-\$7.95 |
| ATM Withdrawal Fee   |               |
| Team One ATMs  | FREE          |
| Non Team One ATMs<br><i>4 free per month</i><br><i>Age 65 and older - 6 free non TOCU transactions</i><br><i>per month</i> | \$1.50/each   |
| Non-Member ATM Withdrawal Fee  | \$2/each      |

## ONLINE BANKING & BILL PAY

|   |                   |
|---|-------------------|
| Online Banking w/eStatements                      | FREE              |
| Online Bill Pay<br>w/Online Banking & eStatements | \$4.95/mo<br>FREE |

## SERVICE FEES

|  |  |
|--|--|
| Account Research or Reconciliation   | \$25/hour                                    |
| Account Closing Fee<br><i>Within 60 days of opening</i>  | \$5  |
| Account Activity/History Printout  | \$1/page                                     |
| Bad Address Fee-after three months   | \$3/mo                                       |
| Cashier’s Checks   | \$ 1   |
| Check Processing Fee   | \$ 5   |
| Fee waived if:   |  |
| • you maintained \$100 savings balance for<br>30 consecutive days  |  |
| • OR you used your Debit Card in the previous<br>30 days   |  |
| • OR you have a Visa® Credit Card balance of at<br>least \$100   |  |
| • OR you have a CD, Money Market or loan   |  |
| Coin Machine   |  |
| Members without \$2,500 relationship &<br>Nonmembers   | 5% of total                                  |
| Copies   |  |
| Deposited Check  | \$ 3   |
| Cancelled Check  | \$ 3   |
| Cancelled Check-online   | FREE   |
| Fax/Copy   | \$ 1/page                                    |
| Fax/Copy out of state  | \$1.50/page                                  |
| Statement Copy   | \$3/each                                     |
| Statement Copy-online  | FREE   |
| Dormant Account Fee  | \$10/month                                   |
| Dormant Account Fee will be assessed after one year of inactivity unless the account has a Certificate, an IRA/Deferred Comp, an active loan or Non Profit Business. Dormant accounts with a balance of less than \$10 will be closed on the last business day of the month. |  |
| Escheat Account Fee  | \$50 or Balance<br><i>whichever is lower</i> |
| Garnishment/Levy Fee   | \$50   |
| Loan Pay by Phone<br><i>Visa, MasterCard, Discover</i>   | 4% of payment,<br>\$5 min., \$20 max         |

## SERVICE FEES, *continued*

|  |           |
|--|-----------|
| Money Orders   | \$1/each  |
| Mortgage Payoff Statement  | \$20      |
| Overdraft/Courtesy Pay<br><i>Charged for each overdraft item that we pay</i>   | \$30      |
| Perfection of Security Interest  | \$50      |
| Return/Insufficient Funds (NSF) Fee  | \$30      |
| Applies to: Checks, Debit Cards,<br>ACH/ACH Origination & returns from<br>other financial institutions, Online Bill Pay,<br>Insurance Premiums |           |
| Returned Item-deposit or loan payment  | \$30      |
| Safe Deposit Box Annual Rental   |           |
| 3x5 Box  | \$20      |
| 3x10 Box   | \$35      |
| 5x5 Box <i>(Bay City only)</i>   | \$40      |
| 5x10 Box   | \$50      |
| 10x10 Box  | \$100     |
| Replacement Key  | \$10      |
| Box Drilling Fee   | \$100     |
| Service Center Branch  |           |
| Usage Fee-<br><i>4 free per month</i><br><i>Age 65 and older 6 free non TOCU</i><br><i>Transactions per month</i>                              | \$3/each  |
| Returned Item Fee  | \$30/each |
| Skip a Pay   | \$35      |
| Stop Payment   | \$30      |
| Member requested EFT/ACH, Corporate<br>Check, Money Order  |           |
| Transfer Fees  | \$ 5      |
| Automatic transfers to Checking for checks,<br>Debit Card, ACH or Online Bill Pay  |           |
| Verification of Deposit Fee  | \$10      |
| Wire Transfer Fee  |           |
| Domestic   | \$15      |
| International  | \$45      |