

# Knoxville TVA Employees Credit Union™

Fee Schedule as of September 1, 2022

If not designated, fees apply to both consumer and business accounts.

ACCOUNT ACTIVITY AND CHECKS	
Basic Business Checking Fee	\$7.50/month
Preferred Business Checking Fee	\$15.00/month if balance below \$1,500.00
Cashier's Check	\$5.00/item
Check/Draft Copy	\$2.00/item
Check Printing	Consumer accounts: Varies by design. Senior Member Club: basic checks free. All other accounts: initial box basic checks free. Business accounts: Varies by design.
Certified Check	\$5.00/check
Replacement Check	\$5.00/check
Courtesy Pay	\$32.00/item. Payment made at Credit Union's discretion.
Deposited Check/Item Returned - Consumer Account	\$32.00/presentation- 2nd Party check deposit No charge- 3rd Party check deposit
Deposited Check/Item Returned - Business Account	\$15.00/presentation- 3rd Party check deposit \$32.00/presentation- 2nd Party check deposit
Dormant/Inactive Account	\$25.00/quarter after 1 year of no activity & balance less than \$500.00. Account holders age 18 and older.
NSF (Non-Sufficient Funds)	\$32.00/presentation (check, ACH, Debit, Bill Pay)
Stop Payment	\$32.00/stop requested

CARDS	
Credit/Debit Card Document	\$6.00/item
New Credit/Debit Cards- Personalized (Consumer and Business Accounts)	\$10.00/card- Consumer Accounts \$20.00/card- Business Accounts
Replacement Credit/Debit Cards- Consumer Accounts	\$10.00/card (Standard; Personalized)
Replacement Credit/Debit Cards- Business Accounts	\$10.00/card (Standard) \$20.00/card (Personalized)

TERM CERTIFICATES	
Certificate Penalty for Withdrawal Prior to Maturity Date:	If withdrawal reduces principal below required minimum, penalty assessed on entire balance & account will be closed.
Original certificate term less than 18 months	90 days dividends
Original certificate term 18 or more months	180 days dividends

SAFE DEPOSIT BOXES (SIZES VARY BY LOCATION)	
3x5x22	\$35.00/year
3x10x22	\$45.00/year
5x10x22	\$60.00/year
7x10x22	\$60.00/year
10x10x22	\$100.00/year
Change Lock/Drill Box Fee	\$100.00/lock changed or box drilled

LOANS	
Skip-a-Payment (Consumer loans)	\$35.00/skip for qualifying members
Loan Payment by Website*	\$5.00/payment
Loan Payment by Phone*	\$15.00/payment

ELECTRONIC SERVICES	
Bill Pay Expedited Payments	\$25.00/check \$5.00/ACH
Foreign ATM	\$4.00/transaction (non-members: inquiry, withdrawal, or transfer at KTVAECU ATM) \$1.00/transaction (members: inquiry, withdrawal, or transfer using non-KTVAECU or non-affiliated network ATMs)
Same-Day ACH	\$5.00/transaction

OTHER/MISCELLANEOUS	
Account Research	\$25.00/hour after first hour, billed in hourly units
Account Verification	\$10.00/request
Levy/Garnishment	Up to \$100.00/item
Money Order	\$2.00/item
Periodic Statement Copy	\$2.00/statement
Paper Statement**	\$2.00/statement period (excluding SMC members, organizational accounts, & members under 18 years old)
Returned Statement***	\$5.00/month after 2 returned statements
Unclaimed Property	\$50.00/year after 3 years inactivity. Account holders age 18 and older.
Wire Transfers	\$15.00/Outgoing Domestic Item \$75.00/Outgoing International Item \$10.00/Incoming Item over \$100.00

*Set up automatic transfer to avoid fee.
**Sign up for eStatements to avoid fee.
*** Provide updated mailing and physical addresses to avoid additional fees.