Fee Schedule

TrueCore FEDERAL CREDIT UNION

Account Fee Schedule

Effective August 1, 2026

Account access online	Free
Account access by phone (Flash Talk)	Free
Online bill pay, text alerts, and mobile banking	Free
e-statements	Free
Shared Branching	Free
Quick Change Coin Counter	Free
Check Cashing Fee for members	Free
Check Cashing Fee for nonmembers (on-us)	$5.00
Cashier's Checks	$5.00
Money Order	$4.00
Telephone Inquiry and Transfers	$1.00^
Wire Transfer incoming	$15.00
Wire Transfer outgoing	$29.00
Wire Transfer international	$49.00
Child Support Processing	$5.00 each
Notary Service	Free for members/ $2.00 for non-members
Garnishments	$39.00
Levies	$39.00

Rolled Coin Order Fee Per Box

Pennies	$2.50
Nickels	$5.00
Dimes	$10.00
Quarters	$15.00
Half dollars	$15.00

Legal Processing and Subpoena Research	$35.00 per hour (minimum 1 hour)
Return of deposited item on any account	$15.00
NSF Funds/Overdrafts	$29.00
ACH NSF/ Overdrafts	$29.00
ACH Reoccurring Stop Payment	$49.00
Escheatment	$30.00
Overnight Mailing Fee	$30.00
• Saturday delivery	$40.00
Account Research/Savings or Loans	$35.00 per hour (minimum 1 hour)
Returned Mail Fee	$5.00 each occurrence
Christmas Club withdrawal	$5.00
Low Balance Fee	$5.00 per month*
Inactive Account	$8.00 per month**
Paper Statement Fee	$3.00 each occurrence***^
Visa® Gift Cards	$4.00

* Low Balance Fee is waived if account relationship under members' SSN has an aggregate balance over $250.00, if the member has direct deposit, or if the member is a Dollar Dog or Money 101 member (age 18 or under). Fee is waived for the first 90 days of membership.
** An account is considered inactive if no transactions are made for 12 months. Fee starts on the 13th month. Fee assessed on primary account holders age 18 and over.
***Paper Statement Fee will be charged if the member chooses not to receive their statement electronically through free e-statements. Fee is waived for Dollar Dog or Money 101 members (age 18 or under).
^ Fee waived for Prime Time members

Checking Account

Monthly Service Fee	None
Per Check Fee	None
NSF Funds/Overdrafts	$29.00
Stop Payment Fee	$29.00
Account Balancing	$35.00 per hour (minimum 1 hour)
Copy of Deposited Check	$9.00
On-site Printing (Statement/History)	$5.00 per month
Courtesy Pay Overdraft Fee	$29.00 assessed for each item honored
Second Chance Checking	$10.00 per month

TrueCore Credit Card

Late Payment Fee	$29.00 a month
Cash Advance Fee	$1.00
Replacement Fee	$10.00
Metal Card Replacement Fee	$60.00
Return Check Fee	$25.00
Overdraft Fee	$10.00

****The fee is waived at all TrueCore-owned and Duke Network machines. Management reserves the right to close an account for reasons of abuse including but not limited to fraud, check kiting, or having a negative account 45 days.

TrueCore ATM and Debit Card

Annual Fee	None
Card Replacement Fee	$10.00
Emergency Replacement (non-fraud)	$25.00
Express card replacement	$125.00
ATM withdrawal	$1.50 after 5 a month****
NSF Funds/Overdrafts	$29.00

Safe Deposit Box Fees

3 X 5	$20.00
3 X 10	$40.00
5 X 10	$60.00
10 X 10	$80.00
Drilling of Lock	$45.00 plus cost
Key Replacement	$45.00 plus cost

Loan Processing

Application Fee within 90 days after denial	$25.00
Unsecured-Processing Fee	$99.00
Unsecured-Modify Terms	$50.00
Secured-Processing Fee	$249.00
Secured-Modify Terms	$125.00
Late payment fee - per payment period	$29.00
Loan Payment Return check	$29.00
Repossession Fee	$300.00
Streamline Mortgage Modification	$250.00
Midwest Mortgage Modification	$500.00
Interest-only HELOC Modification Fee	$250.00
Foreclosure Fee	$1,000.00

IMPORTANT INFORMATION ABOUT CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. Fees are subject to change.