

SERVICE CHARGE SCHEDULE	
SAVINGS ACCOUNT CHARGES	
Sharing Saving/Special Savings/IRAs	
Minimum Balance Charge	\$5.00 per month
(If the required sum of the low balances of all accounts are not met)	
Money Market Premium Savings	
Minimum Balance Charge	\$20.00 per month
(If the required sum of the low balances of all accounts are not met.)	
CHECKING ACCOUNT CHARGES	
TCCU Checking Account	
Minimum Balance Charge	\$20.00 per month
(If the required sum of the low balances of all accounts are not met)	
Premium Checking Account	
Minimum Balance Charge	\$20.00 per month
(If the required sum of the low balances of all accounts are not met)	
OTHER SERVICE CHARGES (Applicable to all accounts)	
Reopen Closed Accounts within 90 days.....	\$30.00
Courtesy Pay/NSF Charge	\$30.00 per item
ACH Courtesy Pay/NSF Charge	\$30.00 per item
Paid Overdraft Charge	\$30.00 per item
Overdraft Transfer Charge	\$2.00 per transfer
Ready Reserve Transfer Charge	\$2.00 per day
Account Reconciliation Charge	\$20.00 per hour (\$5.00 minimum)
Copy of Check Charge	\$5.00 per item
Non-truncated Checking Charge.....	\$0.25 per item
Counter Check Charge	\$0.25 per item
Check Printing Charge	Price may vary depending upon style
Check Cashing Charge	\$20.00
Account Research Charge	\$20.00 per hour
Statement Copy Charge	\$5.00 per month
Wire Transfer Charge (incoming).....	\$10.00 per transfer
Wire Transfer Charge (outgoing).....	\$15.00 per transfer
Wire Transfer Charge (international).....	\$45.00 per transfer
Stop Payment Request Charge	\$20.00 per request
Travelers Check Charge	\$1.00 per hundred
Money Order Charge	Up to \$2.00 per item
Cashiers Draft Charge	\$5.00 per item
TCCU Check to Third Party Charge.....	\$5.00 per item
Collection Item Charge	\$20.00 per item
NSF Items from Deposit Charge.....	\$5.00 per item
Fax Charge (incoming)	\$2.00 per page
Fax Charge (outgoing)	\$3.00 for 1 st page; \$1.00 each additional page
Coin Charge	2% of total amount
Canadian Transaction Charge	2%
Foreign Currency Conversion Fee	1% of Transaction Amount
Photocopy Charge	\$0.25 per copy
Address Change if Not Notified Charge	\$5.00 per item
Dormant Account Charge After 24 Months.....	\$5.00 per month
Bill Pay Monthly Fee	\$4.75 per month
Bill Pay Inactivity Fee	\$4.75 per month
Consumer Application/Loan Document Charge.....	\$50.00
Agricultural Application/Loan Document Charge.....	\$50.00
Lien Search Charge	At Cost
UCC Charge	At Cost
Garnishment/Levy Charge	\$30.00
PLASTIC CHARGES	
VISA INSTANT CASH/INSTANT CASH & CHECK CARD CHARGES	
Instant Cash Cardholder Charge	\$1.00 per month (After three transactions, \$1.00 per transaction)
Duplicate Card Charge	\$5.00 per card
VISA CREDIT CARD CHARGES	
Annual Charge	\$20.00
Over the Credit Limit Charge.....	\$28.00
NSF Charge	\$28.00 per item
Late Payment Charge	15% of payment due or \$28.00

The credit union may offer other rates on these accounts. The rates appearing in this Rate & Charge Schedules are effective for deposit accounts as of the date indicated. If you have any questions or require current information, please contact any of our credit union offices.



**Town and Country Credit Union
Office Locations:**

**615 South Broadway • P.O. 2046
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Toll free 1-800-872-6358**

**3630 South Broadway
Minot, ND 58701
Phone (701) 852-8300 • Fax (701) 852-8301**

**P.O. Box 757
Kenmare, ND 58746
Phone (701) 385-4051 • Fax (701) 385-4644**

**815 25TH Street South
Fargo, ND 58103
Phone (701) 356-1720 • Fax (701) 356-1721**

**MeritCare Medical Center
Fargo, ND 58103
Phone (701) 356-1750 • Fax (701) 356-1751**

**925 14th Avenue East
West Fargo, ND 58078
Phone (701) 356-1760 • Fax (701) 356-1761**

**1501 32nd Avenue South
Fargo, ND 58103
Phone (701) 356-1800 • Fax (701) 356-1719**

**221 North Main Street • P.O. Box 96
Ryder, ND 58779
Phone (701) 758-2269 • Fax (701) 758-2209**

SAVINGS AND CHECKING ACCOUNTS

Rate & Charge Schedule

the **OnePlace**
to go