

DEPOSIT ACCOUNT FEE SCHEDULE

(All fees and service charges are subject to change.)

EFFECTIVE March 6, 2025

CHECKING & SAVINGS & CERTIFICATE OF DEPOSIT ACCOUNTS

1. Return Check Charge ("NSF")\$36.00
2. Return Charge "RET CHG" ("NSF") \$36.00
3. Stop Payment Fee (*per check or ACH Debit*)\$36.00
4. Dormant Service Charge — Service charge assessed monthly if account balance is less than \$100 and there has been no activity for 24 consecutive months.\$12.00
5. Cancelled Check Copy Fee — Copies of In Bank Presentment checks and Imaged checks, first 5 copies per calendar year are free. Thereafter, per copy charge is \$5.00
6. Copy of Monthly Statement Fee (*per stmt.*)\$5.00
7. History Statement Fee (*per page*)\$5.00
8. Research Fee (*per check*)\$5.00
9. Checking With Interest (formally Interest Checking) — Monthly Service Charge
Account type no longer available — fee applies to existing accounts.
Will be charged if account balance is less than \$1,500 any day of the month. Fee will be waived if account holder has autopay feature on Third Federal loan or maintains a \$1,500 aggregate balance in checking, savings and/or certificate accounts \$12.00
10. Interest Checking (formally High Yield Checking) — Monthly Service Charge
Will be charged if average daily balance during the statement cycle is less than \$1,500. Fee will be waived if account holder has autopay feature on Third Federal loan or maintains a \$1,500 aggregate balance in checking, savings and/or certificate accounts \$12.00
11. Check/Deposit Order Printing..... *Fee depends on style ordered.*

HOME BANKING

(External Funds Transfer via Online Banking)

1. Standard (Three Day) Funds "TRANSFER FEE"
(inbound or outbound)..... No charge
2. Premium (Next Day) Funds "TRANSFER FEE"
(inbound or outbound).....\$6.00
(This amount will be deducted from the account from which you requested the transfer)

DEBIT CARD

1. **ATM Service Charge.** Will be charged for each ATM withdrawal after the 4th ATM withdrawal you make during each statement cycle at an ATM terminal for each account\$2.00
2. **Replacement Debit Card Fee**.....\$5.00
3. **Foreign Transaction Fee.** MasterCard® imposes fees if you use your card in a foreign country, including transactions you initiate in the U.S. with an entity located in a foreign country. The fee is a cross-border assessment and currency conversion fee. On foreign transactions in the foreign currency, the fee is 1% of the transaction amount. On foreign transactions in U.S. Dollars, the fee is 0.9 of 1% of the transaction amount. Transactions include without limitation cash advances, ATM withdrawals, and purchases of goods or services. Third Federal collects this fee for and forwards it to MasterCard. Third Federal does not retain any portion of this fee for Third Federal's benefit.

MISCELLANEOUS CHARGES

1. Each official check.....\$4.00
2. Each outgoing wire transfer within the United States.....\$25.00
3. Each incoming wire transfer\$15.00
(Into deposit accounts only)
4. Any photocopy (per page)\$1.00
5. Stop payment order on an official check/money order.....\$36.00
6. Minimum hourly fee for research\$25.00
Each quarterly hour thereafter\$6.25
7. Levy/Garnishment Processing.....\$75.00
8. Child Support Processing (per payment)\$5.00
9. Telephone Payment Authorization Fee.....\$0.00

***Additional Service Charges/Fees May Be Assessed
Depending Upon the Service Requested***