

Thrivent Credit Union

Thrivent Federal Credit Union
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thriventcu.com • 866-226-5225

Service fees

With members as owners, we are intentional about eliminating unnecessary fees and protecting your money.

Fees Applicable to All Accounts

Account research assistance	\$15 per half hour; half hour minimum.
Cashier's check	\$8
Cashier's check express mailing fee	\$25
Check printing	Subject to vendor prices (member's expense for all products).
Copy of check or duplicate paper statement	\$5 per check copy or statement copy requested.
Inactive fee	\$5 per month after 12 months of inactivity. With multiple accounts, at least one (1) account must be active to avoid this fee. Fee waived if member is under age 18.
Insufficient funds or overdraft fee ¹	\$30 per item, up to four (4) per day.
Stop payment	\$30
Undeliverable statement fee	\$5
Unpaid deposit return	\$15

Mastercard® Debit Card Fees One free courtesy replacement per year.

Additional replacement	\$5
Rush request	\$30
ATM use ²	<p>Thrivent Merit Checking: Up to \$20 in ATM fees will be reimbursed at the end of each monthly qualification cycle if qualifications are met.</p> <p>Thrivent Rewards Checking: Unlimited free ATM withdrawals and reimbursed ATM owner fees.</p> <p>Simply Checking: Four free ATM withdrawals (with reimbursed ATM owner fees) for each ATM withdrawal; after four (4), \$1 fee plus any ATM owner fees.</p>

Wire Fees

Outgoing	
Consumer or business wire	Domestic: \$30 Foreign: \$50
Business wire initiated in business online banking ³	Domestic: \$15 Foreign: \$30
Incoming	
Consumer or business wire	Domestic: \$5 Foreign: \$25

¹An overdraft fee may be imposed when the credit union, at its discretion, clears check, ACH or other electronic means.

²Automatic ATM fee reimbursement applies to domestic ATM transactions. International ATM transactions are subject to an international surcharge applied by MasterCard that is not reimbursable by TFCU. International ATM transactions may require the submission of your receipt for reimbursement of the ATM fee if combined with other fees.

³Requires Wire Transfer Initiation access within business online banking.

Questions? Call us at 866-226-5225.

Product-related fees

Account Name	Eligibility Requirements	Minimum Balance Fee	Transaction Limitations and Fees
Benefit Management Money Market	None.	None.	None.
Emergency Savings Share⁴	None.	None.	Transfers and withdrawals from your account are limited to 1 per month with none by check, draft or similar order. A withdrawal fee of \$10 per transaction occurs thereafter.
Health Savings Account	May only be established by an eligible individual. Individual must be covered by a high deductible health plan, must not be covered by other health insurance (with some exceptions permitted by regulation), must not be enrolled in Medicare, and cannot be claimed as a dependent on someone else's tax return.		You may conduct unlimited withdrawals via point-of-sale (POS) transactions or signature-based transactions. A withdrawal fee of \$2 will be charged for each check written against your account in excess of 3 per month. Excessive Contribution Removal Fee: A \$5 fee will be assessed if you need to withdraw excess funds from your account in order to comply with regulatory requirements limiting the amount of annual contributions.
IRA Savings	None.	None.	None.
Preferred Plus Money Market	None.	\$10 fee per month if daily balance falls below \$2,500 any day of month.	None.
Simply Checking	None.	None.	None.
Simply Savings	None.	None.	None.
TFCU Membership⁴	None.	None.	None.
Thrivent Merit Checking	None.	None.	None.
Thrivent Merit Savings	Thrivent Merit Checking. If Thrivent Merit Checking is closed, account will be transferred to Simply Savings account.	None.	None.
Thrivent Rewards Checking	Direct deposit into share/share draft account or maintain activity in the account of 5 bill pays and 10 POS purchases settled in a 1-month period. If direct deposit or activity is not maintained, account will be transferred to Simply Checking after a 3-month period.	None.	None.
Thrivent Rewards Money Market	Thrivent Rewards Checking and direct deposit into share/share draft account. If direct deposit is not maintained, account may be transferred to Simply Savings account.	None.	None.
Thrivent Rewards Sweep	Thrivent Rewards Checking and direct deposit into share/share draft account.	\$25 fee per month if minimum aggregate daily balance of \$10,000 is not maintained in all primary owned personal share/share draft accounts. Aggregate daily balance of all your personal share/share draft accounts is calculated by determining the daily balance in each account and then adding these balances together.	None.

⁴A membership account (TFCU Membership or Emergency Savings Share) is a requirement for membership in Thrivent Federal Credit Union. To maintain membership, a par value of one share (\$1.00) must be kept in the account at all times. If you fall below the par value, you have 180 days to increase the balance or your membership may be terminated.

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Product-related fees: Business accounts

Account Name	Minimum Balance Requirements and Fees	Transaction Limitations and Fees	Early Withdrawal Penalty ⁶
Business Checking	\$10 fee per month if daily balance falls below \$250 any day of month.	No charge for first 200 total items. A per-item fee of \$0.30 each thereafter.	None.
Business Money Market	\$10 fee per month if daily balance falls below \$2,500 any day of month. Minimum daily balance to earn dividends: \$2,500.	None.	None.
Business Rewards Checking	None.	None.	None.
Business Rewards Money Market	Minimum daily balance to earn dividends: \$25.	None.	None.
Business Rewards Sweep	Minimum daily balance to earn dividends: \$10,000.	\$25 fee per month for an unlimited number of sweep transfers.	None.
Business Share Certificate	\$1,000 to open and maintain.	Account will automatically renew at maturity. Grace period is 10 calendar days after maturity date to withdraw funds without penalty or make deposits. After your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties. Withdrawals of dividends are not subject to penalty.	The amount of the early withdrawal penalty ⁶ is based on the term of your account. The penalty schedule is: <ul style="list-style-type: none"> • Terms of 3 months to 11 months: 90 days' dividends. • Terms of 12 months to 29 months: 180 days' dividends. • Terms of 30 months to 60 months: 365 days' dividends.
7-Month Business Share Certificate	Minimum deposit of \$5,000 new money required to open the certificate and earn the disclosed APY. New money: Deposit must be from another financial institution (transfers from other Thrivent Credit Union accounts will not qualify). Funds deposited into a TCU account from an external source no more than 14 calendar days prior to the application date will be considered new money.	Account will automatically renew into a 6-month term at maturity. Grace period is 10 calendar days after maturity date to withdraw funds without penalty or make deposits. After your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties. Withdrawals of dividends are not subject to penalty.	The amount of the early withdrawal penalty ⁶ is based on the term of your account. The penalty schedule is: <ul style="list-style-type: none"> • Terms of 3 months to 11 months: 90 days' dividends. • Terms of 12 months to 29 months: 180 days' dividends. • Terms of 30 months to 60 months: 365 days' dividends
8-Month Business Share Certificate	Minimum deposit of \$1,000 required to open the certificate and earn the disclosed APY. The account must be funded with proceeds from an existing Thrivent Credit Union certificate which has matured and within the 10-calendar day period you are allowed to make changes. No new funds can be added.	Account will automatically renew into a 6-month term at maturity. Grace period is 10 calendar days after maturity date to withdraw funds without penalty or make deposits. After your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties. Withdrawals of dividends are not subject to penalty.	The amount of the early withdrawal penalty ⁶ is based on the term of your account. The penalty schedule is: <ul style="list-style-type: none"> • Terms of 3 months to 11 months: 90 days' dividends. • Terms of 12 months to 29 months: 180 days' dividends. • Terms of 30 months to 60 months: 365 days' dividends
TFCU Business Membership⁵	\$1 minimum balance to open. Minimum daily balance to earn dividends: \$25.	None.	None.
Simply Business Savings	None.	None.	None.
Community Checking	\$10 fee per month if daily balance falls below \$250 any day of month.	No charge for first 200 total items. A per-item fee of \$0.30 each thereafter.	None.

⁵The TFCU Business Membership is a requirement for membership in Thrivent Federal Credit Union. To maintain membership, a par value of one share (\$1.00) must be kept in the account at all times. If you fall below the par value, you have 180 days to increase the balance or your membership may be terminated.

⁶The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal. At our option, we may pay the account before maturity without imposing an early withdrawal penalty when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.