



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 <sup>1</sup>	\$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 <sup>2</sup>	<b>Thrivent Merit Checking:</b> Up to \$20 in ATM fees will be reimbursed at the end of each monthly qualification cycle if qualifications are met. <b>Thrivent Rewards Checking:</b> Unlimited free ATM withdrawals and reimbursed ATM owner fees. <b>Simply Checking:</b> Four (4) free ATM withdrawals per month; for each ATM withdrawal after four (4), \$1 fee. Plus, reimbursement of the first four (4) ATM owner fees per month; after four (4) you will pay any ATM owner fees.

Wire Fees

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

<sup>1</sup>An overdraft fee may be imposed when the credit union, at its discretion, clears check, ACH or other electronic means.  
<sup>2</sup>Automatic 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.  
<sup>3</sup>Requires Wire Transfer Initiation access within business online banking.

## Product-related fees

Account Name	Eligibility Requirements	Minimum Balance Fee	Transaction Limitations and Fees
<b>Benefit Management Money Market</b>	None.	None.	None.
<b>Emergency Savings Share<sup>4</sup></b>	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.
<b>Health Savings Account</b>	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.
<b>IRA Savings</b>	None.	None.	None.
<b>Preferred Plus Money Market</b>	None.	\$10 fee per month if daily balance falls below \$2,500 any day of month.	None.
<b>Simply Checking</b>	None.	None.	None.
<b>Simply Savings</b>	None.	None.	None.
<b>TFCU Membership<sup>4</sup></b>	None.	None.	None.
<b>Thrivent Merit Checking</b>	None.	None.	None.
<b>Thrivent Merit Savings</b>	Thrivent Merit Checking. If Thrivent Merit Checking is closed, account will be transferred to Simply Savings account.	None.	None.
<b>Thrivent Rewards Checking</b>	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.
<b>Thrivent Rewards Money Market</b>	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.
<b>Thrivent Rewards Sweep</b>	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.

<sup>4</sup>A 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.

**Questions?** Call us at 866-226-5225.

## Product-related fees: Business accounts

Account Name	Minimum Balance Requirements and Fees	Transaction Limitations and Fees	Early Withdrawal Penalty <sup>6</sup>
<b>Business Checking</b>	\$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.
<b>Business Money Market</b>	\$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.
<b>Business Rewards Checking</b>	None.	None.	None.
<b>Business Rewards Money Market</b>	Minimum daily balance to earn dividends: \$25.	None.	None.
<b>Business Rewards Sweep</b>	Minimum daily balance to earn dividends: \$10,000.	\$25 fee per month for an unlimited number of sweep transfers.	None.
<b>Business Share Certificate</b>	\$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 <sup>6</sup> is based on the term of your account. The penalty schedule is: <ul style="list-style-type: none"> <li>• Terms of 3 months to 11 months: 90 days' dividends.</li> <li>• Terms of 12 months to 29 months: 180 days' dividends.</li> <li>• Terms of 30 months to 60 months: 365 days' dividends.</li> </ul>
<b>TFCU Business Membership<sup>5</sup></b>	\$1 minimum balance to open. Minimum daily balance to earn dividends: \$25.	None.	None.
<b>Simply Business Savings</b>	None.	None.	None.
<b>Community Checking</b>	\$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.

<sup>5</sup>The 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.

<sup>6</sup>The 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.