



SERVICE FEES

FEES EFFECTIVE JANUARY 2, 2019
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Service fees

We take an honest and fair approach to fees and service prices. With members as owners, we are intentional about eliminating unnecessary fees and protecting your money.

| Description | Cost |
|------------------------------------|--|
| Account-balancing assistance | \$15 per half hour; half hour minimum. |
| Account-closing fee | \$20 if closed within 90 days of opening. |
| ATM use | Thrivent Rewards Checking and TFCU College Checking: Unlimited free ATM withdrawals and reimbursed ATM owner fees from any ATM. Simply Checking: Unlimited free ATM withdrawals from any Thrivent Federal Credit Union terminal. 4 free ATM withdrawals (with reimbursed ATM owner fees) for each non-Thrivent Federal Credit Union ATM withdrawal; after 4, \$1 fee plus any ATM owner fees. |
| Cashier's checks | \$8 |
| Check copy | \$5 |
| Check printing | Subject to vendor prices (member's expense for all products). |
| Coin counting for businesses | \$3 for amounts of \$500 or less. \$5 for amounts more than \$500. |
| Fax | \$1 per page; \$5 minimum. |
| Garnishment, levy, wage adjustment | \$100/occurrence |
| Inactive fee | \$5 per month after 12 months of inactivity. With multiple accounts, at least 1 account must be active to avoid this fee. Fee waived if member is under the age of 18. |

| Description | Cost |
|---|--|
| Insufficient funds or overdraft fee ¹ | \$30 |
| Online bill payment | Free unlimited bill pay for Thrivent Rewards Checking, Simply Checking and TFCU College Checking accounts. |
| Overdraft protection from savings and money market accounts in \$100 increments. (Fee does not apply to Thrivent Rewards Checking, TFCU College Checking and Business Rewards Checking accounts.) | \$7 |
| Photocopying | \$0.25 per page. |
| Pop Money (person-to-person electronic payment) | |
| Next day | \$1.50 |
| Stop payment | \$15 |
| Statement fees | |
| eStatement fee | Free |
| Statement copy | \$5 |
| Stop payment | \$25 |
| Undeliverable statement | \$5 |
| Unpaid deposit return | \$10 |
| Wire fees | |
| Consumer or business wire-outgoing domestic | \$20 |
| Consumer or business wire-outgoing foreign | \$50 |
| Business wire-incoming domestic | \$15 |
| Consumer or business wire-incoming foreign | \$15 |

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

Service Charge Fees

| Account Name | Eligibility Requirements | Minimum Balance Fee | Transaction Limitations and Fees |
|--------------------------------------|---|---|---|
| Benefit Management Money Market | | | Unlimited withdrawals may be made from your account, provided these withdrawals are made in person or via an automated teller machine. All other withdrawals or transfers are limited to 6 per month. An excessive transaction fee of \$10 per transaction thereafter. |
| Emergency Savings Share ¹ | | | 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 thereafter, up to and including the 6th transaction. A withdrawal fee of \$20 per transaction in excess of 6 per month. |
| 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 | | | Unlimited withdrawals may be made from your account, provided these withdrawals are made in person or via an automated teller machine. All other withdrawals or transfers are limited to 6 per month with none by check, draft or similar order. An excessive transaction fee of \$10 per transaction thereafter. |
| Preferred Plus Money Market | | \$10 fee per month if daily balance falls below \$2,500 any day of month. | Unlimited withdrawals may be made from your account, provided these withdrawals are made in person or via an automated teller machine. All other withdrawals or transfers are limited to 6 per month. An excessive transaction fee of \$10 per transaction thereafter. |
| Simply Checking | | No fee if under age 24. Age 24 or older, \$8.95 fee per month if balance falls below \$100 any day of month. | |
| TFCU College Checking ¹ | May only be opened by individuals enrolled in college. When the account holder graduates, the account will be transferred to a Simply Checking account; a TFCU Membership account will also be opened as your membership account. A par value of 1 share (\$1.00) will be transferred to your TFCU Membership account with the remaining balance transferred to your Simply Checking account. | | |
| 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. | | |
| 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. | | Unlimited withdrawals may be made from your account, provided these withdrawals are made in person or via an automated teller machine. All other withdrawals or transfers are limited to 6 per month. An excessive transaction fee of \$10 per transaction thereafter. |
| 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. | |
| TFCU Membership ¹ | | | Unlimited withdrawals may be made from your account, provided these withdrawals are made in person or via an automated teller machine. All other withdrawals or transfers are limited to 6 per month with none by check, draft or similar order. An excessive transaction fee of \$10 per transaction thereafter. |
| Simply Savings | | | |

¹A membership account (TFCU Membership, Emergency Savings Share or TFCU College Checking) 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.

Service Charge Fees—Business Accounts

| Account Name | Minimum Balance Requirements and Fees | Transaction Limitations and Fees | Early Withdrawal Penalty ³ |
|---------------------------------------|--|--|---|
| 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. | |
| Business Flex Share Certificate | \$5,000 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. You may exercise any one of the following options during the first half of the term (if balance is \$5,000 or more): (1) increase dividend rate to current rate; (2) add one-time deposit; must be at least \$500; may not be more than \$200,000; and may not exceed amount of initial deposit; or (3) withdraw up to half of the funds without penalty; must maintain a minimum balance of \$5,000. | The amount of the early withdrawal penalty for your account is 270 days' dividends; penalty does not apply to the one-time withdrawal option. |
| 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. | Unlimited withdrawals may be made from your account, provided these withdrawals are made in person or via an automated teller machine. All other withdrawals or transfers are limited to 6 per month. An excessive transaction fee of \$10 per transaction thereafter. | |
| Business Plus Checking ² | | \$20 monthly maintenance fee. A per-item fee of \$0.17 for each debit, \$0.30 for each credit and \$0.11 for each deposited item. | |
| Business Rewards Checking | | | |
| Business Rewards Money Market | Minimum daily balance to earn dividends: \$25. | Unlimited withdrawals may be made from your account, provided these withdrawals are made in person or via an automated teller machine. All other withdrawals or transfers are limited to 6 per month. An excessive transaction fee of \$10 per transaction thereafter. | |
| Business Rewards Sweep | Minimum daily balance to earn dividends: \$10,000. | \$25 fee per month for an unlimited number of sweep transfers. | |
| 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 is based on the term of your account. The penalty schedule is as follows: <ul style="list-style-type: none"> • Terms of 3 months to 9 months: 90 days' dividends. • Terms of 12 months to 24 months: 180 days' dividends. • Terms of 30 months to 60 months: 365 days' dividends. |
| TFCU Business Membership ¹ | \$1 minimum balance to open. Minimum daily balance to earn dividends: \$25. | Unlimited withdrawals may be made from your account, provided these withdrawals are made in person or via an automated teller machine. All other withdrawals or transfers are limited to 6 per month with none by check, draft or similar order. An excessive transaction fee of \$10 per transaction thereafter. | |
| Simply Business Savings | 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. | |
| Community Plus Checking ² | | \$20 monthly maintenance fee. A per-item fee of \$0.17 for each debit, \$0.30 for each credit and \$0.11 for each deposited item. | |

¹The 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.

²An earnings credit may offset service charges. If total service charges are more than the earnings credit, your account is charged the difference. Earnings credit based on the average collected funds less 10% mandatory reserve requirement. Earnings credit is determined by the federal funds rate on the last Monday of the month.

³The 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.

Questions? Call us at 866-226-5225.

Must qualify for membership.

Appleton, Wisconsin • Minneapolis, Minnesota • Thriventcu.com • 866-226-5225



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