

**FEDERAL CREDIT UNION
TENNESSEE STATE UNIVERSITY**

Dividend Rates and Selected Fees

Effective September 1, 2022, the following dividend rates for Shareholder Accounts will apply.

Share Balance		Dividend
\$25.00	\$4,999.99	.50%
\$5,000.00	\$9,999.99	.50%
\$10,000.00	\$24,999.99	.75%
\$25,000.00	\$49,999.99	.85%
\$50,000.00	\$99,999.99	1.00%
\$100,000.00	\$249,999.99	1.00%
\$250,000.00		1.00%

In addition, the following fees apply to all/credit Union transactions, effective September 1, 2022

	Fee	Amount
A.	Membership Application Fee	\$40 (\$25 stays in account - \$15 processing fee)
B.	Dormant Account Fee	\$5.00 per month
C.	Excessive Withdrawal Fee	\$ 2.00 per excess withdrawal¹
D.	Account Research Fee	\$12.00 per hour after first half (½) hour
E.	Loan Application Fee	\$35.00²
F.	Pay Day Loan Application Fee	\$20.00
G.	Stop Payment on check	\$32.00
H.	Returned Check on Account	\$38.00
I.	Handling fee for Returned Check	\$12.00
J.	Check to 3rd Party	\$5.00
K.	Minimum Savings Balance	\$25.00
L.	Christmas Club Early Withdrawal and Closing	\$10
M.	Collateral Loan Recording Fee	Current State Rate
N.	Loan Extensions	\$35
O.	Temporary Lien Fee	Current State Rate
P.	Auto Loan Disbursement Fee	Current U.S. Postal Certified Mail Fee
Q.	Loan late fee	5% of payment amount due after 10th day of the month. Minimum late \$10

TSUFCU: 3.21.12
 TSUFCU: Reviewed and approved 9.18.13
 TFUFCU: 06/15/2016
 TSUFCU: Reviewed and approved 06/15//2016
 TSUFCU: Reviewed BOD 02/22/2017
 TSUFCU: Reviewed & Approved BOD 03/07/2018
 TSUFCU: Reviewed & Approved BOD April 21, 2021
 TSUFCU: Reviewed & Approved BOD July 22, 2022
 TSUFCU: Reviewed & Approved September 21, 2022
 TSUFCU: Reviewed & Approved July 19, 2023

¹ Excess withdrawal is defined as more than one (1) withdrawal per month.

² All applicants must pay fee even if loan does not close.