

**FEDERAL CREDIT UNION  
TENNESSEE STATE UNIVERSITY**

**Dividend Rates and Selected Fees**

Effective May 1, 2021, the following dividend rates for Shareholder Accounts will apply.

<b>Share Balance</b>		<b>Dividend</b>
\$25.00	\$4,999.99	0.01%
\$5,000.00	\$9,999.99	0.05%
\$10,000.00	\$24,999.99	0.05%
\$25,000.00	\$49,999.99	0.10%
\$50,000.00	\$99,999.99	0.10%
\$100,000.00	\$249,999.99	0.20%
\$250,000.00		0.25%

In addition, the following fees apply to all/credit Union transactions, effective TBD 2021

	<b>Fee</b>	<b>Amount</b>
A.	<b>Membership Application Fee</b>	<b>\$15.00</b>
B.	<b>Minimum Account Balance</b>	<b>\$25.00</b>
C.	<b>Credit Report</b>	<b>\$20.00</b>
D.	<b>Dormant Account Fee</b>	<b>\$5.00 per month</b>
E.	<b>Excess Withdrawal Fee</b>	<b>\$ 2.00 per excess withdrawal<sup>1</sup></b>
F.	<b>Account Research Fee</b>	<b>\$12.00 per hour after first half (½) hour</b>
G.	<b>Loan Application Fee</b>	<b>\$10.00</b>
H.	<b>Loan Application Fee</b>	<b>\$10.00</b>
I.	<b>Loan Refinance Fee</b>	<b>\$10.00</b>
J.	<b>Loan Refinance Processing Fee</b>	<b>\$10.00</b>
K.	<b>Loan Extension Fee</b>	<b>\$10.00</b>
L.	<b>Loan Extension Processing Fee</b>	<b>\$10.00</b>
M.	<b>Stop Payment on check</b>	<b>\$32.00</b>
N.	<b>Returned Check on Account</b>	<b>\$38.00</b>
O.	<b>Handling fee for Returned Check</b>	<b>\$12.00</b>
P.	<b>Check to 3<sup>rd</sup> Party</b>	<b>\$5.00</b>

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TFUFCU: 06/15/2016

TSUFCU: Reviewed and approved 06/15/2016

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<sup>1</sup> Excess withdrawal is defined as more than one (1) withdrawal per month.