



TSWCCUL SCHEDULE OF FEES

Effective February 2022

Revised July 2023

Note: The fees listed in this schedule are a part of the overall fee schedule for the Credit Union and have been published for the basic personal and business services. Any charges not listed in this schedule can be obtained from the Credit Union by request. The information contained in this schedule is subject to change.

A. Deposit Accounts			
Product Type	Charge	Amount	Frequency
Secondary Share Account	All withdrawals are \$5.00 per entry	VAT = 10% * 5.00 = 0.50 \$5.50	Annual
Minimum to Open an Account		\$25.00	
Vacation Club Account	2 Free Withdrawal per year. Subsequent withdrawals are \$3.00 per entry	VAT = 10% * 3.00 = 0.30 \$3.30	Annual
Minimum to Open an Account		\$25.00	
Dividend Reinvestment Accounts	2 Free withdrawal per year. Subsequent withdrawals are \$3.00 per entry	VAT = 10% * 3.00 = 0.30 \$3.20	Annual
Minimum to Open		\$100.00	
Individual Retirement Accounts	2 Free withdrawals per year. Subsequent withdrawals are \$3.00 per entry	VAT = 10% * 3.00 = 0.30 \$3.30	Annual
Minimum Balance		\$10.00	
Christmas Club Accounts	2 Free withdrawals per year. Subsequent withdrawals are \$3.00 per entry	VAT = 10% * 3.00 = 0.30 \$3.30	Annual
Minimal Balance		\$25.00	
Equity Shares Transfer		\$27.50	
B. Deposit Accounts			
Certificates of Deposits	Withdrawals prior to maturity attracts and interest penalty of 1.50%		
Minimum Balance		\$500.00	
C. Member Services Fees			
ATM Transaction Fee	\$1.00 per withdrawals	VAT = 10% * 1.00 = 0.10 \$1.10	Each Transaction
ATM Replacement Fee	\$15.00	VAT = 10% * 15.00 = 1.50 \$16.50	
Bill Paying Service	\$6.00 per month up to a maximum of five	VAT = 10% * 6.00 = 0.60	Monthly

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	transactions pe month. \$2.20 for each additional transaction.		
Minimum Balance		\$25.00	
Payroll Deductions	No Charge		
Financial Counseling	No Charge		
Loan Protection Insurance (\$100,000)	0.88 Cents per thousand		Each Loan Transaction
Life Savings Insurance	No Charge		
		Charges with VAT	
Safety Deposit Boxes (3* 5)		\$55.00	Annual
Safety Deposit Boxes (3* 10)		\$82.50	Annual
Safety Deposit Boxes (5* 10)		\$110.00	Annual
Safety Deposit Boxes (7* 10)		\$137.50	Annual
Safety Deposit Boxes (10* 10)		\$160.00	Annual
Replacement Key fee		\$22.00	
		Charges with VAT	
Return Checks (BSD)		\$33.00	Each Entry
Return Checks (USD)		\$74.80	Each Entry
Stop Payments		\$33.00	
Research Fee		\$22.00	
Dormant Accounts		\$11.00	Annual
Member Entrance Fees		\$5.50	One Time Only
I.D. Card Sales		\$5.50	Each Request
		Charges with VAT	
Membership Processing Fees		\$3.30	One Time Only
Credit Reference letter		\$16.50	Each Request
Audit Confirmation Fees		\$22.00	Each Request
Research Fees		\$22.00	Each Request
Photocopy Sales		\$2.00	Each Request

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D. Credit Facilities			
Credit Card Standard	\$4.00	\$4.40	
Credit Card Gold	\$6.00	\$6.60	
Debit Card Replacement Fee	\$25.00	\$27.50	
Consumer Loans	\$100.00 minimum 1% of Unsecured Loan or \$500.00 max. plus VAT	\$110.00 minimum up to \$550.00 max	
Consumer Late fees	4% of Monthly Payment	VAT applicable	
Credit Report Fee	\$20.00		
Mortgage Late fee	\$25.00		
Satisfaction of Mortgage	\$140.00	\$14.00	
Skipped Payments	\$40.00	\$44.00	

RESTRUCTURES

Consumer loans	\$100.00	\$10.00	
Mortgage Loans	\$200.00	\$20.00	