All fees subject to change.

Checking and savings accounts

Smart Start Checking
Monthly maintenance fee............................................................................$0

Basic Checking
Monthly maintenance fee............................................................................$0

Plus Checking
Monthly maintenance fee............................................................................$10, if $2,500 average checking account balance OR $10,000 average relationship balance (includes deposits and/or consumer loans) is not met
Interest paid only if minimum daily balance requirement is met

Premium Checking
Monthly maintenance fee............................................................................$15, if $5,000 average checking account balance OR $25,000 average relationship balance (includes deposits and/or consumer loans) is not met
Interest paid only if minimum daily balance requirement is met

Savings (Share) accounts
Minimum opening balance..........................................................................$5*

Maximizer Money Market
Monthly maintenance fee...$10, if $2,500 minimum daily balance is not met
Interest paid only if minimum daily balance requirement is met

*$5 required to establish credit union membership.

ATM allowances and service charges*

Non-TruMark Financial (foreign) ATM fee**
Savings only......................................................................$2 per transaction
Basic Checking.................................................................$2 per transaction
Plus Checking..................................................................$2 per transaction
Premium Checking..........................................................$2 per transaction
(Smart Start Checking.......................................................$2 per transaction
(first 5 ATM transactions free)
ATM/Debit card PIN replacement...............................................................$5
Replacement of ATM or debit card............................................................$5
Expedited fee for ATM or debit card...........................................................$25
Customized card/Replacement fee for same image.................................$7
Customized card/Replacement fee for new image.....................................$9.95
*Deposits at ATMs are free for all TruMark Financial members. TruMark Financial members will not be assessed a fee or surcharge at any TruMark Financial ATMs. An additional surcharge may be assessed by ATM owners at non-TruMark Financial ATMs.
**Includes withdrawal, balance inquiry, and transfers.

Miscellaneous services fees

Returned item fee...............................................................................................$15
Non-sufficient funds fee*..................................................................................$32
Stop payment (single or series)**.....................................................................$32
Overdraft Privilege (per item)*..........................................................................$32
Convenience Line of Credit overdrawt to checking..............................................$10 each
Credit card overdraft to checking.................................................................$10 each
Home Equity Line of Credit overdraft to checking..............................................$10 each
Interim account history.......................................................................................$2
Account reconciliation (per hour).......................................................................$45
Copy of Bill Payer check.....................................................................................$5
Excessive automatic or preauthorized transactions or check clearing on
money market account..........................................................................................$5
Escheat fee...........................................................................................................$100
Cashier’s check...................................................................................................$5
Tax levy/garnishment............................................................................................$100
Wire transfer (incoming) domestic***...............................................................$25
Wire transfer (outbound) domestic***...............................................................$25
Wire transfer (incoming) international***.........................................................$35
Wire transfer (outbound) international***.........................................................$50
Copy of a merchant draft.....................................................................................$5
Account closing fee (Savings/Checking/Money Market)...................................$5
(Dormant/inactive account fee...............................................................................
(if membership account closed within 90 days)
Telephone Collections Payment.........................................................................$10

See separate disclosure for more information
Bad address location fee
$5 per month

Money orders
$3 each

IRA transfer fee
$25

Electronic Cash Management fee
$10

International Service Assessment (Foreign Transaction Fee)
1%

Effective May 1, 2020, fee will be 2%

*NSF and overdraft fees apply to any check, in-person withdrawal, or withdrawal by other means (including ACH and Bill Payer). **Stop payment applies to any check (including treasurer’s checks), ACH, or Bill Payer activity. ***Other institutions may charge additional fees for wire transfers, which will be passed onto you.

Reproduction of financial records

Check copy
$5

Copy of treasurer’s check
$5

Photocopy of deposit item/transaction ticket
$3

Research fees - clerical staff
$20/hour

Research fees - managerial
$30/hour

Statement copies
$5 per statement

Expedited mail (standard, Saturday, or other)...Dependent on actual costs

Safe deposit box fees

2x5
$20 annually

3x5
$40 annually

5x5
$55 annually

3x10
$75 annually

5x10
$100 annually

10x10
$125 annually

Inventory of box
$40/hour

Drilling of box
$125

Key replacement
$20

Safe deposit late fee (after 30 days past due)
$10 per occurrence

Unless otherwise noted, all fees apply to personal accounts as well as business accounts.

Business checking and savings accounts

Business Basic Checking
Monthly maintenance fee
$0

Transaction fee
First 100 transactions free, then $0.25 each

Business Plus Checking
Monthly maintenance fee
$12, if $2,500 average checking account balance OR $5,000 combined business deposits under discrete membership ID is not met

Transaction fee
First 250 free, then $0.25 each

Business Premium Checking
Monthly maintenance fee
$20, if $10,000 average checking account balance OR $25,000 combined business deposits under discrete membership ID is not met

Transaction fee
First 500 free, then $0.25 each

Business Maximizer Money Market
Monthly maintenance fee...
$10, if $10,000 minimum daily balance is not met

Interest paid only if minimum daily balance requirement is met

Business ATM allowances and service charges*
Non-TruMark Financial (foreign) ATM fee
$2 per transaction

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Business Service Fees
Non-member payroll check cashing
$5

ACH monthly maintenance
$25

ACH origination set-up fee
$200

Night deposit daily bag drop fee
$3

Night deposit key/lock replacement
$20

Currency and coin fees
Free up to $5,000 to $25,000 (depending on checking product) then $0.30 per each $1,000 above limit; and $0.05 per rolled coin purchased

Business service fees apply only to business accounts.