

**TOPEKA POLICE CREDIT UNION
FEE SCHEDULE
EFFECTIVE 10/01/2023**

Membership in the Topeka Police Credit Union is established by payment of a \$5.00 membership fee and final approval by the Board of Directors.

Any member who causes a financial loss to the Topeka Police Credit Union or abuses account privileges will lose all rights and privileges of membership, including access to services.

The Topeka Police Credit Union has made available to all its members a checking account with no monthly service charges – known as the “Share Draft Account”. The only expense members must cover is the check printing charge which is dependent upon the type of checks selected. A minimum balance of \$25.00 is always required to keep your account open. Also available to all members is an ATM/DEBIT card program.

Accounts as of this date and are subject to change with proper notification.

FEE SCHEDULE

GENERAL SERVICE FEES

Membership share	\$5.00
Dormant account (12 months of inactivity)	\$2 monthly
Account reconciliation/research	\$20.00 per hour
Return check for deposit or loan payment	\$25.00
Stop Payment fee	\$30.00
Statement fee, effective 02/01/2020	\$2.00 monthly
Late loan payment fee	\$25.00
Wire transfer fee	\$20.00
Loan administration fee (secured)	\$50.00
Loan administration fee (unsecured)	\$25.00

SHARE DRAFT (CHECKING) ACCOUNT FEES

Share draft (checking) account	Free
NSF share draft/return check fee	\$25.00 per item
ACH (Electronic) NSF fee	\$25.00 per item

ATM/DEBIT CARD FEES

NSF cash and check card fee	\$25.00 per item
Lost debit card fee	\$5.00
More than 6 withdrawals per month from share (savings) account	\$1.00 per WD
Replacement PIN	\$5.00
ATM new card and PIN	\$10.00

OVERDRAFT PROTECTION

You can protect yourself against overdrawing your account as follows:

Have funds automatically transferred from your savings (share) account. This option will transfer the exact amount to cover any negative balances