

**FEDERAL CREDIT UNION  
TENNESSEE STATE UNIVERSITY**

**Dividend Rates and Selected Fees**

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

<b>Share Balance</b>	<b>Dividend</b>
\$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.	<sup>1</sup> Excessive Withdrawal Fee	\$ 2.00 per excess withdrawal
D.	Account Research Fee	\$12.00 per hour after first half (½) hour
E.	<sup>2</sup> Loan Application Fee	\$35.00
F.	Pay Day Loan Application Fee	\$20.00
G.	Stop Payment on check	\$32.00
H.	Returned Check on Account	\$38.00
I	ACH transactions: Returned items,	\$20.00
	Stop payment less than 5 days	\$20.00
	Reversal of Item	\$20.00
	Reversal same day processing	\$10.00
J.	Check to 3 <sup>rd</sup> Party	\$5.00
K.	Minimum Savings Balance	\$25.00
L.	Christmas Club Early Withdrawal and Closing	\$20
M.	Collateral Loan Recording Fee	Current State Rate
N.	Loan Extensions	\$35
O.	Temporary Lien Fee	Current State Rate
P.	Loan late fee	5% of payment amount due after 10 <sup>th</sup> day of the month. Minimum late fee \$10
Q.	Certified Mail to Record/Release Auto Title	Current UPS Rate

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 and Approved September 21, 2022  
 TSUFCU: Revised and Approved July 19, 2023

TSUFCU PRESENTED FOR APPROVAL TO BOD 10/16/2024  
 TSUFCU APPROVED BY BOD 01/29/2025

<sup>1</sup> Excess withdrawal is defined as more than one (1) withdrawal per month  
<sup>2</sup> All applicants must pay application fee even if loan does not close.