

PRODUCTS & SERVICES

SAVINGS, CERTIFICATES & CHECKING SERVICES

- Savings Accounts
- Interest Bearing Checking Accounts
- Personalized Debit Cards
- Christmas/Vacation Clubs
- Money Market Accounts
- Certificates, IRAs & HSA Accounts

INVESTMENT & INSURANCE

- Investment & Insurance Services

LENDING SERVICES

- Auto Loans
- Mortgage Loans
- Home Equity Loans
- Personalized Visa Credit Cards

REMOTE BANKING SERVICES

- Mobile Banking with Mobile Deposit
- AnyWhere Mobile
- Online Banking with eStatements
- Online Bill Pay
- eAlerts
- eSign
- 24 Hour Telephone Banking
- Apple & Samsung Pay

BUSINESS SERVICES

- Commercial Services & Commercial Loans

MISCELLANEOUS SERVICES

- Visa Gift Cards
- Money Orders
- Night Deposit Services
- Notary & Medallion Services

& More!

LOCATIONS & HOURS

Main Office – Downtown Saginaw

520 Hayden Street • 989.754.6575

Bad Axe (behind Holiday Inn)

499 Brick Street • 989.269.9557

Bay City

401 E Midland • 989.671.0077

Bloomfield Township

3120 South Boulevard, Bloomfield Hills • 248.829.3956

Caro

1130 Cleaver Road • 989.673.2042

Flint

606 Stevens Street • 810.239.7655

Owosso

1243 East Main Street • 989.723.2243

Saginaw Township

4075 McCarty Road • 989.799.9326

Sandusky

625 S Sandusky Road • 810.648.3900

Thomas Township (in front of Meijer)

8450 Gratiot Road • 989.781.5044

Traverse City

415 Cass Street #2B • 231.346.6490

LOAN OFFICES

Brighton

225 E Grand River, Suite 201

BANKING CENTER HOURS

Lobby

M-TH: 9:00 AM - 5:00 PM

FR: 9:00 AM – 5:30 PM

Drive Thru

M-TH: 8:30 AM – 5:30 PM

FR: 8:00 AM – 6:00 PM

Saturday: 8:30 AM – 12:30 PM

Communications Center Hours

M-FR: 8:00 AM – 6:00 PM

Saturday 8:30 AM – 2:30 PM

FEE SCHEDULE

Fees.
Freebies.
And More.



520 Hayden St.,
Saginaw MI 48607

989-754-6575

888-288-3261

TeamOneCU.org

Team One Credit Union Consumer Fee Schedule

Effective August 16, 2018. The following may be assessed against your accounts and are subject to change

CD/MONEY MARKET ACCOUNTS

Certificate change prior to maturity	\$10
Save to Win® Certificate	
Early Withdrawal Fee	\$25
Money Market	
Excessive Withdrawal Fee (exceed 6 per month)	\$25
Minimum Withdrawal Fee (under \$500)	\$25

CHECKING ACCOUNTS

ID Protect Security Fee	\$1.95/mo
Check Order Fee	Prices vary
1 free box per year age 65 & older	
Starter checks	\$4 for 4

SPECIAL SAVINGS ACCOUNTS

“Your” Savings” Account- Excessive Withdrawal Fee (exceed 2 withdrawals per year)	\$10
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VISA® DEBIT, CREDIT & GIFT CARD FEES

Debit & Credit Card Replacement	\$ 5
Debit & Credit Card Rush Fee Overnight/Saturday delivery/international	Prices vary
Prepaid Reloadable Visa Card	\$4.95
Gift Card-per card purchased in branch	\$3.95
Gift Card-per card ordered online	\$5.95-\$7.95
ATM Withdrawal Fee	
Team One ATMs	FREE
Non Team One ATMs 4 free per month Age 65 and older - 6 free non TOCU transactions per month	\$1.50/each
Non-Member ATM Withdrawal Fee	\$2/each

ONLINE BANKING & BILL PAY

Online Banking w/eStatements	FREE
Online Bill Pay	\$4.95/mo
W/Online Banking & eStatements	FREE
Bill Pay Rush Fee - Check Payment	
Next Business Day	\$19.95/each
Second Day	\$14.95/each
Second Day Rush Fee - Electronic Pymt	\$4.95/each

SERVICE FEES

Account Research or Reconciliation	\$25/hour
Account Closing Fee Within 60 days of opening	\$5
Account Activity/History Printout	\$1/page
Bad Address Fee-after three months	\$3/mo
Cashier’s Checks	\$ 1
Check Processing Fee	\$ 5
Fee waived if:	
• you maintained \$100 savings balance for 30 consecutive days	
• OR you used your Debit Card in the previous 30 days	
• OR you have a Visa® Credit Card balance of at least \$100	
• OR you have a CD, Money Market or loan	
Coin Machine	
Members without \$2,500 relationship & Nonmembers	5% of total
Copies	
Deposited Check	\$ 3
Cancelled Check	\$ 3
Cancelled Check-online	FREE
Fax/Copy	\$ 1/page
Fax/Copy out of state	\$1.50/page
Statement Copy	\$3/each
Statement Copy-online	FREE
Dormant Account Fee	\$10/month
Dormant Account Fee will be assessed after one year of inactivity unless the account has a Certificate, an IRA/Deferred Comp, an active loan or Non Profit Business. Dormant accounts with a balance of less than \$10 will be closed on the last business day of the month.	
Escheat Account Fee	\$50 or Balance Whichever is lower
Garnishment/Levy Fee	\$50
Loan Pay by Phone Visa, MasterCard, Discover	4% of payment, \$5 min., \$20 max

SERVICE FEES, continued

Money Orders	\$1/each
Mortgage Payoff Statement	\$20
Overdraft/Courtesy Pay Charged for each overdraft item that we pay	\$30
Perfection of Security Interest	\$50
Return/Insufficient Funds (NSF) Fee	\$30
Applies to: Checks, Debit Cards, ACH/ACH Origination & returns from other financial institutions, Online Bill Pay, Insurance Premiums	
Returned Item-deposit or loan payment	\$30
Safe Deposit Box Annual Rental	
3x5 Box	\$20
3x10 Box	\$35
5x5 Box (Bay City only)	\$40
5x10 Box	\$50
10x10 Box	\$100
Replacement Key	\$10
Box Drilling Fee	\$100
Service Center Branch	
Usage Fee- 4 free per month Age 65 and older 6 free non TOCU Transactions per month	\$3/each
Returned Item Fee	\$30/each
Skip a Pay	\$35
Stop Payment	\$30
Member requested EFT/ACH, Corporate Check, Money Order	
Transfer Fees	\$ 5
Automatic transfers to Checking for checks, Debit Card, ACH or Online Bill Pay	
Verification of Deposit Fee	\$10
Wire Transfer Fee	
Domestic	\$15
International	\$45