Thornapple Credit Union
where community matters

Contact us at:
contact@thornapplecu.com
call or text 269-948-8369
www.thornapplecu.com

TRUTH IN SAVINGS

The dividend rate and annual percentage yield (APY) on accounts may change monthly as determined by our Board of Directors. Dividends are calculated based on your average daily balance and will be compounded and credited monthly. Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. Follow this link for current rates or contact the credit union.
https://www.thornapplecu.com/rates/

Our membership share par value is $5.00. This is the minimum balance required to open a regular share account. Members 18 and older must maintain a balance of $100.00 in share accounts to earn dividends. No accrued dividends will be paid if the account is closed prior to dividend posting.

The Rate and Fee Schedule for all accounts sets forth certain conditions, rates, fees, and charges applicable to your accounts at Thornapple Credit Union. That schedule is incorporated as part of this disclosure. Effective 11/1/26

• A2A Transfer Fee	$1.00
• Account reconciliation/research fee per hour; min 1 hour	$25.00
• ACH on Demand; post pending ACH deposit before the effective date, additional $5 for teller post	$5.00
• ATM withdrawal; after five @ a non-co-op machine	$1.00
• Basic Checking Monthly Fee* (waived if 62 or older)	$5.00
• Business Checking Monthly Fee*	$5.00
• Business Checking per check fee for every item over 100	$0.10
• Business Savings Monthly Fee (waived with business checking)	$5.00
• Cash advance on non-TCU chip only cards	$5.00
• Check cashing; per check*	$2.00
• Closed for cause	$5.00
• Closing account within 6 months of opening	$5.00
• Coin Machine Fee*	up to 3%
• Copies; up to 3 pages	$1.00
• Corporate Draft	$3.00
• Corporate Draft mail out	$5.00
• CU*EasyPay per transaction*	$0.75
• Draft copies if ordered through CU. Free through online banking	$5.00
• Escheat inactive accounts to the State of Michigan	$100.00
• Fax service; up to 5 pages	$2.00
• Garnishment Fee	$50.00
• Gold Saver Fee (all gold savers) per withdraw/ transfer after 5 allowed per month	$5.00
• Inactive Fee; no deposit or withdraw for 12 months on balances of $500 or less, per month	$10.00
• Money Orders	$1.00
• Non-sufficient Funds; per draft, ACH, debit, or ATM transaction	$30.00
• Overdraft Fee; applies when an overdraft is caused by a draft, ACH, or debit transaction	$25.00
• Overdraft Transfer Fee from designated account to cover a draft, ACH or debit transaction*	$5.00

• Repay; waived for ACH	$7.95
• Replacement Mastercard, ATM, Debit card; first time	$5.00
• Replacement Mastercard, ATM, Debit card; after first time	$10.00
• Returned mail bad address	$5.00

• Safe Deposit Small Box Rental Fee per year; Delton office only	$75.00
• Safe Deposit Large Box Rental Fee per year; Delton office only	$100.00
• Safe Deposit Refundable Key Deposit Fee	$25.00
• Secure Checking Monthly Fee*	$3.00
• Statement copy per month; anything older than 7 years will also incur research fees as listed	$2.00
• Stop Payment; per ACH, draft, block of drafts, or money order	$30.00
• Temporary starter checks (4)	$4.00
• Telephone balance inquiry fee non-automated	$1.00
• Telephone transfer fee non-automated	$1.00
• Verification of deposit or asset	$10.00
• Visa gift cards	$5.00
• Visa travel money cards; reload is $3.00	$5.00
• Wire Transfer Fee	$25.00

* Some fees maybe waived or discounted with Royalty Rewards, please see brochure for full details.

Branch Locations: 202 E Woodlawn Avenue Hastings, MI 49058 | 108 S Grove Street Delton, MI 49046 | 410 S Broadway Street Middleville, MI 49333