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# ***SPECIAL SERVICE CHARGES***

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# SPECIAL SERVICE CHARGES

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## CHECKING ACCOUNT SERVICE CHARGES

### Attorney/Real Estate Trust Accounts

- \$15.00 charge assessed per quarter

### Automatic Transfer Charge

- If an automatic transfer is made from one of your deposit accounts to cover non-sufficient funds such as, ATM, Checking, Check Card, or Automated Clearing House (ACH) items - \$3.00 charged to the draw account
- Kwik Cash overdraft advance fee - \$3.00 each

### Balancing Checking Accounts

- \$25.00 per hour (\$10.00 minimum)

### Check Certification

- \$2.00 Members
- \$10.00 non-Members and check cashing entities

### Check Photocopy Charge

- Other than for proof of payment - \$1.00

### Check Printing Charge

- \$20.00/150
- \$17.00/150 with Direct Deposit
- Deposit Ticket and non-standard check charges - May vary according to market price

### Checking Account Rejected Item Charge

- Incorrectly printed checks that require manual processing are subject to a reject charge of \$30.00 each

### Checking Plus

- No monthly charge
- \$ .30 per item over 15 items cleared each month

### Checking Plus Interest

- Monthly maintenance - \$2.50
- \$ .15 per item over 15 items cleared each month

### Courtesy Pay (Paid NSF)

- \$30.00 per item (This charge may be created by checks, in-person withdrawals, ATM withdrawals, or by electronic means.)

### Health Savings Account (HSA)

- \$10.00 account set-up charge
- \$11.95 check printing

### Minimum Balance Checking

- \$700.00 minimum balance
- No per item charge
- \$10.00 per month charge if balance falls below \$700.00 at any time during the month

### Money Market Account Charges

- Deposit less than \$100.00 - \$2.00
- Withdrawal, transfer, or check less than \$250.00 - \$2.00
- Account balance drops below \$10,000.00 minimum - \$10.00/month
- Manual processing charge for checks cleared in excess of the monthly limit of 6 - \$10.00 per check

### NSF Charge (Checking, ACH, Money Market Account, PrimeLine, HSA)

- \$30.00 per item
- Over the Limit Charge - \$30.00 per item, PrimeLine

### Stop Payment Charge (valid for 6 months)

- Check is lost or stolen and not written out - \$5.00
- Cancel stop payment request the same day - \$5.00
- eBranch stop payment - \$15.00
- \$5.00 renewal charge
- All other - \$25.00

### Temporary Checks Charge

- \$1.50 per 3 checks

## OTHER SERVICE CHARGES

### Account History Charge

- \$5.00 per statement

### Account Service Charge

- \$1.00 per month charge to Members age 18+ with Savings Accounts or Checking Accounts of \$25 or less, inactive for 6 months or more and with no other active services on that account

### ATM/Check Card Charges

- RCU ATM balance inquiry - no charge
- Non-RCU ATM balance inquiry - \$.25
- RCU ATM withdrawals - no charge
- Non-RCU ATM withdrawals and Point-of-Sale (POS) withdrawals: Savings, Checking Plus, Checking Plus Interest, and Minimum Balance Checking Accounts - 6 free per month and \$.50 for each additional withdrawal
- Non-RCU ATM withdrawals and Point-of-Sale (POS) withdrawals: Free Checking - \$.50 per withdrawal
- ATM withdrawals and Point-of-Sale (POS) withdrawals at networks other than Pulse, Co-op, and MoneyPass - \$1.50 per withdrawal in addition to the non-RCU ATM withdrawal charge
- Some non-RCU terminal owners may impose additional transaction charges, which will be posted at that terminal
- ATM access charge for FREE Checking accounts - \$1.00/month
- Inactive ATM or Check Card - \$10.00/year
- Replacement Card (not renewal) - \$5.00
- Replacement PIN (Personal Identification Number) - \$5.00
- Rush Card - \$40.00
- Rush PIN - \$40.00
- Overdraw account through use of card - \$30.00
- Attempt to use closed card or card reported lost or stolen - \$65.00
- Will charge for copies of drafts and machine receipts, together with hourly charges for searching our records - Charges according to our then current charge schedule but will not charge if the request is a billing error under the Fair Credit Billing Act
- Stop payment of preauthorized recurring Check Card transactions - \$25.00, update charge - \$5.00

### Coin/Currency

- \$.05 per each roll of coin (non-Member \$.25 when available)\*
  - \$.10 per each strap of currency (non-Member \$.25 when available)\*
  - 10% Non-Member to convert coin to currency
- \* *Businesses without Business Checking are charged non-Member charge*

### Collection Items

- Outgoing - \$10.00 plus any pass-through charges from other financial institutions
- Incoming - (RCU receives item for collection) - \$10.00
- Foreign check funds collection - \$15.00 for checks up to \$2500.00 and \$95.00 for checks over \$2500.00

### Debit/Credit Convenience Charge

- \$15.00 for any non-in-person cash advances

### Deposited/Cashed Items (paper or electronic)/Direct Payment Authorization

- Provisional credit is given for a check cashed or deposited at RCU. If the check is returned unpaid for any reason, we have the right to reverse the provisional credit and you agree to reimburse us for the item. There is a \$15.00 charge for the return of a first party item, and a \$4.00 charge for all other returned items. We reserve the right to automatically send the check to the paying bank a second time. If we do so, we will not charge your account for the amount of the check or the charge. You agree to waive the notice of right of chargeback and authorize re-resentation of the check without notice being given to you.

### Direct Payment

- \$5.00 - per each returned payment (Charged to Primary Savings Account if loan payment is returned)

### Fax Machine Charges

- First page, outgoing, continental U.S. - \$4.00 (each additional \$1.00)
- First page, outgoing, outside continental U.S. - \$10.00 (each additional \$2.00)
- First page, incoming - \$2.00 (each additional \$1.00)

### Manual Processing Charge

- \$10.00 charge for automatic transfers and/or ACH/EFT preauthorized Savings or Money Market Account withdrawals made after the 6th Reg D transaction

## SPECIAL SERVICE CHARGES (CONT.)

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### Money Orders

- \$2.00 Members
- \$10.00 non-Members and check cashing entities

### Municipal or Bond Coupon

- \$8.50 per envelope

### Notary Charge

- \$0.50 per notary charge
- A reasonable number of notary requests are free to Members

### Photocopies

- A reasonable number of copies are free to Members
- \$ .20 per copy for excess usage

### Prepaid Visa

- \$2.50 processing charge per card

### RCU Corporate Check Withdrawals

- \$2.00 - if less than \$1,000 (in lobby transactions)
- \$3.00 - Telephone requests made to Member Service that can be done through CompuTeller or eBranch
- \$10.00 Non-Members and check cashing entities

### RCU Platinum Rewards Visa/RCU Commercial Rewards Visa

- Annual Charge - None
- Balance Transfer - 3% of transaction amount with minimum \$10, maximum \$75
- Cash Advance Fee - 3% of transaction amount with minimum \$10, maximum \$75
- Minimum Finance Charge - \$0.50
- Replacement PIN (Personal Identification Number) - \$5.00
- Replacement Card - \$5.00
- Rush Card - \$25.00
- Late Payment Charge - \$20.00
- NSF check or ACH transaction returned - \$30.00
- Duplicate statement - \$2.00 per monthly statement
- Over the limit - \$10.00
- Will charge for machine receipts, together with hourly charges for searching our records - Charges according to our then current charge schedule but will not charge if the request is a billing error under the Fair Credit Billing Act
- Stop payment of preauthorized recurring credit card transactions - \$25.00, update charge - \$5.00

### Research Charge

- \$25.00 per hour (\$10.00 minimum)

### Safe Deposit Box Annual Charges

- 3" x 5" x 22" . . . . \$13.00
- 3" x 10" x 22" . . . . \$26.00
- 5" x 5" x 22" . . . . \$22.00
- 5" x 10" x 22" . . . . \$37.00
- 6" x 10" x 22" . . . . \$43.00
- 9" x 10" x 22" . . . . \$58.00
- 10" x 10" x 22" . . . \$65.00
- Replacement Key - \$30.00
- Drilling of box - ask for current cost
- No insurance coverage is provided on box contents by RCU

### Selling of T-Bills

- \$35.00 each

### Statements

- Duplicate - \$5.00 each
- Invalid Address on Account - \$5.00 charge each month

### Stop Payment of ACH/EFT Preauthorized Withdrawal

- \$25.00 (valid for 6 months, \$5.00 renewal charge)

### Stop Payment of Lost RCU Corporate Check/Money Order

- \$25.00

### Telephone Transfer/Inquiry Charges

- \$3.00 if transfer could have been done through CompuTeller or eBranch (no charge when done with CompuTeller or eBranch)
- \$15.00 charge on all credit card cash advances handled through RCU Member Service
- \$1.00 charge on all account inquires handled through RCU Member Service, including but not limited to balance, deposit, and check clearing information

### Travelers Checks

- \$1.50 per \$100 (two signatures)
- \$1.00 per \$100 (one signature)
- Foreign Travelers Checks - \$1.00 per \$100 plus pass-through charges (must be ordered)

### TT & L Tax Payments

- \$25.00 per RCU ACH generated payment
- \$10.00 per RCU wire transfer generated payment

### Wire Transfers

- Outgoing - \$15.00
- Incoming - \$5.00
- International Wire Transfers - \$60.00
- International Funds Transfer (to Mexico Only) - \$20.00 (\$1,000.00 limit per day)

### ePay Charges

Below are charges for Member requested services and other items. There will be No Charge for any item if needed to correct an RCU error.

- Written Correspondence to "payee" - \$10.00
- Per proof of payment not necessitated by a dispute - \$10.00
- Payments returned due to Member error - \$5.00
- Reinstatement Charge - \$50.00
- Cancellation Charge - \$7.50
- ACH Return Charge - \$10.00
- Express Mail Correspondence - \$15.00

### Miscellaneous ePay Charges

- Overnight Charge - \$14.95
- Second Day Charge - \$9.95
- Charitable Donations - \$1.99
- Gift Pay - \$2.99

**Service charges subject to change without notice.**