

SPECIAL SERVICE CHARGES

CHECKING AND MONEY MARKET 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 accounts to cover non-sufficient funds such as ATM, checking, Check Card, or Automated Clearing House (ACH) items - \$10.00 charged to the account receiving the transfer

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
- \$10.00/50
- \$17.00/150 with Direct Deposit
- Deposit Ticket and non-standard check charges - May vary according to market price

Checking Account Rejected Item Charge

- Checks ordered through suppliers other than an RCU approved supplier will be subject to a \$30 charge if those checks require manual processing

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, check card transactions, or by electronic means.)

Health Savings Account (HSA) Checking

- \$10.00 account set-up charge
- \$0.30 per item cleared

Inactive Account 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

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
- See "Regulation D Excess Transaction Charge"

NSF Charge

- \$30.00 per item (Checking, Savings, Money Market Account, HSA)
- 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
- Renewal charge - \$5.00
- All other - \$25.00

Temporary Checks Charge

- \$1.50 per 3 checks

OTHER SERVICE CHARGES

Account History Charge

- \$5.00 per statement

ATM/Check Card Charges

- RCU ATM balance inquiry - no charge
- Non-RCU ATM balance inquiry - \$1.00
- 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 \$2.00 for each additional withdrawal
- Non-RCU ATM withdrawals and Point-of-Sale (POS) withdrawals: Free Checking - \$2.00 per withdrawal
- ATM withdrawals and Point-of-Sale (POS) withdrawals at networks other than PULSE or CO-OP - \$2 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)*
- \$.20 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

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

- Provisional credit is given for items cashed or deposited at RCU. If the item 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 all returned items. We reserve the right to automatically send the item to the paying bank a second time. If we do so, we will not charge your account for the amount of the item or the charge. You agree to waive the notice of right of chargeback and authorize re-presentation of the item without being given to you.

Direct Payment

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

Duplicate Tax Reporting Forms

- \$5.00 each duplicate tax reporting form (example: 1099, 1098, etc.)

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)

Garnishment Charge

- \$40.00 per garnishment processed

Money Orders

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

SPECIAL SERVICE CHARGES (CONT.)

Municipal or Bond Coupon

- \$8.50 per envelope

Notary Charge

- \$0.50 per notary request
- 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 Consumer Platinum 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
- Rush Card - \$25.00
- Late payment charge up to \$35.00
- NSF check or ACH transaction returned - up to \$35.00
- Duplicate statement - \$2.00 per monthly statement
- 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.

RCU Commercial Rewards Visa

- Annual Charge - None
- Balance Transfer - 3% of transaction amount with minimum \$10, maximum \$75
- Cash Advance Charge - 3% of transaction amount with minimum \$10, maximum \$75
- Minimum Finance Charge - \$0.50
- Rush Card - \$25.00
- Late Payment Charge - \$20.00 on balances up to \$250.00; \$30.00 on balances over \$250.00
- NSF check or ACH transaction returned - \$30.00
- Duplicate statement - \$2.00 per monthly statement
- 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

Regulation D Excess Transaction Charge

- \$10 charge for transfers, withdrawals, or preauthorized payments made from savings or Money Market accounts in excess of the six allowed by Regulation D without your physical presence at a branch or ATM

Research Charge

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

Safe Deposit Box Annual Charges

- 3" x 5" x 22" \$20.00
- 3" x 10" x 22" \$40.00
- 5" x 5" x 22" \$30.00
- 5" x 10" x 22" \$50.00
- 6" x 10" x 22" \$60.00
- 9" x 10" x 22" \$75.00
- 10" x 10" x 22" \$85.00
- 15" x 10" x 22" \$150.00
- 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

Tax Levy Charge

- \$50.00 per tax levy processed

Telephone Transfer/Inquiry Charges

- \$3.00 if transfer could have been done through CompuTeller or eBranch (no charge when done with CompuTeller or eBranch)
- \$30.00 charge on all merchant authorizations handled through RCU Member Service (\$1,000 maximum authorization)
- \$1.00 charge on all account inquiries 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)

Wire Transfers

- Outgoing - \$15.00
- Incoming - \$5.00
- International Wire Transfers - \$60.00

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

Service charges subject to change without notice.