



SERVICE FEES

ACH ORIGATION SERVICE

ACH fees will be assessed in accordance with Member's applicable ACH Agreement Contract.

ATM/CHECK CARD FEES

Some non-Royal Credit Union no fee terminal owners may impose additional transaction fees, which will be posted at that terminal

- 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 fees for searching our records - Fees according to our then current fee schedule but will not charge if the request is a billing error under the Fair Credit Billing Act

CHECKING AND MONEY MARKET ACCOUNT SERVICE FEES

Attorney/Real Estate Trust Accounts

- Fee assessed per quarter \$15.00

Check Printing Fee - For Royal Exclusive Checks

- 125 checks \$17.00
- Age 55+ price (125 checks) \$8.00
- 50 after initial first 50 \$8.00

Deposit Ticket and non-standard check fees - May vary according to market price

Courtesy Pay (Paid NSF)

- Per item fee (This fee may be created by checks, in-person withdrawals, ATM withdrawals, check card transactions, or by electronic means.) \$30.00

Inactive Account Fee

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

NSF Fee

- Per item fee (Checking, Savings, Money Market, HSA accounts) \$30.00
- Over the Limit Fee per item fee (HELOC) \$30.00

Smart Checking Plus

- Per month fee if balance falls below \$700.00 minimum at any time during the month \$10.00

VISA SERVICE FEES

Prepaid Visa

- Processing fee per card \$2.50

Royal Consumer & Commercial Rewards Visa

- Cash Advance Fee-3% of transaction amount with minimum of \$10.00 (maximum) \$75.00
- Minimum Finance Fee \$0.50
- Late Payment Fee (maximum) \$35.00
- NSF check or ACH transaction returned (maximum) \$35.00
- Over the limit fee (Commercial only) \$10.00

* Will charge for machine receipts, together with hourly fees for searching our records - Fees according to our then current fee schedule but will not charge if the request is a billing error under the Fair Credit Billing Act

OTHER SERVICE FEES

Bill Pay/Business Bill Pay

Below are pass through fees that are charged by vendors of Royal Credit Union for services and other items. There will be no charge for any item if needed to correct a Royal

- 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 Fee \$50.00
- Cancellation Fee \$7.50
- ACH Return Fee \$10.00
- Express Mail Correspondence \$15.00
- Overnight Fee (Bill Pay/Business Bill Pay) \$14.95/\$19.95
- Second Day Fee (Bill Pay/Business Bill Pay) \$9.95/\$14.95
- Charitable Donations \$1.99
- Gift Pay \$2.99

Collection Items

- Per Outgoing - plus any pass-through fees from other financial institutions \$10.00
- Incoming - (Royal receives item for collection) \$10.00

Call Center Fees

- Loan payment via debit card \$10.00

Consumer Online Fees

- Next day financial to financial \$3.00
- Next day Popmoney® \$3.00
- Loan payment via debit card \$10.00

Garnishment Fee

- Per garnishment processed \$25.00

Municipal or Bond Coupon

- Per envelope \$8.50

Returned Direct Payment Authorization

- For all returned items \$4.00

Safe Deposit Box Annual Fees

- 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
- 10" x 15" x 22" \$120.00
- 15" x 22" x 22" \$150.00
- Replacement Key \$30.00
- Drilling of box - ask for current cost
- No insurance coverage is provided on box contents by

Tax Levy Fee

- Per tax levy processed \$25.00

Wire Transfers

- Domestic Outgoing \$5.00
- International Wire Transfers (Businesses Only) \$35.00