



COST RECOVERY AND FEE SCHEDULE PERSONAL ACCOUNTS

Effective 01/01/2023

Account Usage		Regular Savings	No Fee Checking	Dividend Bearing Checking	High Balance Checking
	Monthly Minimum Balance Fee	\$3.00	N/A	\$3.00	\$6.00
	<i>To waive fee:</i>	\$75.00 by the last day of the month	N/A	\$500 minimum daily balance	\$2,500 minimum daily balance
	<i>See TISA Rate Disclosure for additional information</i>				
	Stop Payment	\$22.00 per stop payment			
	Check Cashing	First 4 per month FREE / \$2.00 per check thereafter			
	Deposit Rolled Coin	First 10 rolls per month FREE / \$0.05 per roll thereafter			
	Wire Transfers	Domestic outgoing wire transfer: \$25.00 each		International outgoing wire transfer: \$45.00 each	
ATM Deposit Correction	\$3.00 each				
Replacement Visa Debit (ATM) Card	One FREE per year / \$5.00 each thereafter				

Overdraft/Non-Sufficient Fund Fees	Non-Sufficient Funds	\$23.00 per presentment Returned checks and ACH transactions may be presented more than once by the company / merchant
	Overdraft Pay Advantage	\$23.00 per presentment
	Return of Cashed/Deposited Items	\$7.00 per item
	Return of Cashed/Deposited Items from Self	\$22.00 per item

Other Account Services	Safe Deposit Box Annual Rent	Small: 3" x 5": \$35.00	Medium: 3" x 10": \$50.00	
		Large: 5" x 10": \$70.00	Extra Large: 10" x 10": \$120.00	
	Other Safe Deposit Box Fees	Replace Lost Key - \$25.00	Drilling - \$250.00	Late Rent Fee - \$10.00
	Notary Services	RCU documents Free / \$15.00 per signature for all other documents		
	Signature Guarantee Services	RCU documents Free / \$15.00 per signature for all other documents		
	Address Locator	\$5.00		
	Official Checks	Checks: \$5.00 each (payable to 3 rd party)	Official Check refund/replacement: \$10.00 each.	
Other Account Services (cont.)	Temporary Checks	First sheet free; \$4.00 per sheet of 4 thereafter		
	Photocopies (Statements, checks, etc.)	\$3.00 each (2 free copies of checks written by you per statement period)		
	Printed Account Transactions	\$1.00 per page		
	Record Research	\$25.00 per hour (1 hour minimum)		



**COST RECOVERY AND FEE SCHEDULE
PERSONAL ACCOUNTS**

Effective 01/01/2023

	Processing Legal Documents (Levies, etc.)	\$75.00 per item
	Escheatment Notification	\$2.00
	Verification of Deposit	\$20.00
	Loan Payments by Phone	\$10.00 per payment
	Expedited Payment through Bill Pay	\$12.00 per payment

ATM Benefit	ATM Transactions at non-RCU or non-CO-OP ATMs (Out of Network ATM)	With Checking Account	With Checking Account, plus Active* Loan or Credit Card
		<p>First 2 transactions per month: RCU will reimburse you for the other ATM's fee (up to \$10 per transaction, Casino/gambling and ATMs outside U.S. excluded.)</p> <p>Thereafter you will be responsible for any fees charged by the ATM provider.</p>	<p>First 4 transactions per month RCU will reimburse you for the other ATM's fee (up to \$10 per transaction, Casino/gambling and ATMs outside U.S. excluded.)</p> <p>Thereafter you will be responsible for any fees charged by the ATM provider.</p> <p>*RCU loan or credit card with at least 1 transaction or payment in the prior month.</p>

Health Savings	Health Savings Account Monthly Fee	\$1.00 (waived during first 12 months account is opened and on balances greater than \$5.00)
-----------------------	---	--