



## COST RECOVERY AND FEE SCHEDULE PERSONAL ACCOUNTS

Effective 12/20/2023

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
	To waive fee: See TISA Rate Disclosure for additional information	\$75.00 by the last day of the month	N/A	\$500 minimum daily balance	\$2,500 minimum daily balance
	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	International wire foreign currency exchange: 1% of wire amount		
	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	\$14.00 per presentment Returned checks and ACH transactions may be presented more than once by the company / merchant			
	Overdraft Pay Advantage	\$19.00 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 <sup>rd</sup> party)		Official Check refund/replacement: \$10.00 each.		
	Temporary Checks	First sheet free; \$4.00 per sheet of 4 thereafter				
Other Account Services (cont.)	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)				

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

<b>ATM Benefit</b>	<b>ATM Transactions at non-RCU or non-CO-OP ATMs (Out of Network ATM)</b>	<b>With Checking Account</b>	<b>With Checking Account, plus Active* Loan or Credit Card</b>
		<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>

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