



## COST RECOVERY AND FEE SCHEDULE PERSONAL ACCOUNTS

Effective 7/1/2022

	Regular Savings	No Fee Checking	Dividend Bearing Checking	High Balance Checking
<b>Monthly Minimum Balance Fee</b>	\$3.00	N/A	\$3.00	\$6.00
<b>To waive fee:</b> <i>See TISA Rate Disclosure for additional information</i>	\$75.00 by the last day of the month	N/A	\$500 minimum daily balance	\$2,500 minimum daily balance
<b>Stop Payment</b>	\$22.00 per stop payment			
<b>Check Cashing</b>	First 4 per month FREE / \$2.00 per check thereafter			
<b>Deposit Rolled Coin</b>	First 10 rolls per month FREE / \$0.05 per roll thereafter			
<b>Wire Transfers</b>	Domestic outgoing wire transfer: \$25.00 each		International wire foreign currency exchange: 1% of wire amount	
	International outgoing wire transfer: \$45.00 each			
<b>ATM Deposit Correction</b>	\$3.00 each			
<b>Replacement Visa Debit (ATM) Card</b>	One FREE per year / \$5.00 each thereafter			

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

<b>Other Account Services</b>	<b>Safe Deposit Box Annual Rent</b>	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	
	<b>Other Safe Deposit Box Fees</b>	Replace Lost Key - \$25.00	Drilling - \$250.00	Late Rent Fee - \$10.00
	<b>Notary Services</b>	RCU documents Free / \$15.00 per signature for all other documents		
	<b>Signature Guarantee Services</b>	RCU documents Free / \$15.00 per signature for all other documents		
	<b>Address Locator</b>	\$5.00		
	<b>Official Checks</b>	Checks: \$5.00 each (payable to 3 <sup>rd</sup> party)	Official Check refund/replacement: \$10.00 each.	
	<b>Temporary Checks</b>	First sheet free; \$4.00 per sheet of 4 thereafter		
<b>Other Account Services (cont.)</b>	<b>Photocopies (Statements, checks, etc.)</b>	\$3.00 each (2 free copies of checks written by you per statement period)		
	<b>Printed Account Transactions</b>	\$1.00 per page		
	<b>Record Research</b>	\$25.00 per hour (1 hour minimum)		
	<b>Processing Legal Documents (Levies, etc.)</b>	\$75.00 per item		



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PERSONAL ACCOUNTS**

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	<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)</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>	<p>First 4 transactions per month RCU will reimburse you for the other ATM's fee (up to \$10 per transaction)</p> <p>Thereafter you will be responsible for any fees charged by the ATM provider.</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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