FEE SCHEDULE

CHECKING ACCOUNT FEES

- NSF $27.00/Item
- One-Time Debit Overdraft $25.00/Item
- Overdraft $25.00/Item
- Overdraft Protection $1.00/Item from Savings
- Returned Item $10.00/Item
- Stop Payment $24.00/Request
- Check Printing Price may vary depending upon style

OTHER SERVICE FEES

- Account Activity Printout $2.00/Printout
- Account Reconciliation
  - $10.00/Hour
  - $10.00 Minimum Charge
  - $15.00 for subsequent requests
- Account Research
  - $10.00/Hour
  - $10.00 Minimum Charge
  - $15.00/Hour for subsequent requests
- Account Transfer (from Savings to Checking) $1.00/Transfer
- Cashier’s Check $1.00/Check
- Certified Check $1.00/Check
- Deposited Item Return $10.00/Item
- Garnishment $25.00
- Legal Process $25.00
- Statement Copy $2.00/Copy
- Western Union $25.00/Transfer
- Wire Transfer (Outgoing) $20.00/Transfer
- Re-Submitted Wires $5.00/Each
- Copy of Cashier’s Check $4.00/Each
- Regulation D $2.00/each withdrawal or transfer attempt done remotely after 6 a month
- Check Cashing $5.00/Each Non-Member
- Counter Checks $3.00/For 4
- Copy of a Check $3.00/Each or $30.00 for a block of 25
- Staff Entered ACH Organization $3.00/Each
- Checking Accounts Closed By Us $20.00/Each
• External Payment by Phone $12.50/Each
• Paper Statement $1.00/Statement *Does not apply to members over the age of 75 and under the age of 25*

FOUNDATION FEE
• Foundation Check Cashing 1% or minimum of $1.00/Fee charged if less than 50% of the check is deposited
• Foundation Fee: $3.00 per month if your account and/or household falls below $250 in total relationship dollars, as measured by the combined average daily balance of deposits and loans at month end
• Exemptions and Clarifications: Members under the age of 25 are exempt from the Foundation Fee. Members must notify RRCU should they wish to link "household" accounts/assets together to meet the minimum relationship requirements. An example of this would be pooling total relationship dollars from multiple accounts that have the SAME MAILING ADDRESS. Also, new memberships are exempt during the first three (3) months of membership.

MONEY MARKET ACCOUNT FEES
• Minimum Balance $15.00 if minimum average daily balance is not met
• Excessive Withdrawal $15.00/Withdrawal if more than 3 withdrawals per month

CHECKING REBUILDER ACCOUNT FEES
• Monthly Service $10.00/Recurring Monthly Charge

Fresh Start Checking Account Service Charge
• $10.00/month on the 1st day of each month once open for 30 days.

Cashback Checking Plus Account Service Charge
• $10.00/month on the 1st day of each month once open for 30 days

EFT FEES
• ACH Overdraft $25.00
• ATM Transaction $1.50 for each ATM transaction at ATMs not owned by the Credit Union
• ATM POS Transactions $1.00
• Card Replacement $5.00
• Debit Card Overdraft $25.00
• PIN Reissue $1.00
• Foreign Currency Transaction 1.1% of Total

Safety Deposit Box Fees
• Small $10.00
• Medium $20.00
• Large $30.00