



**COST RECOVERY AND FEE SCHEDULE  
PERSONAL ACCOUNTS**

Effective 11/20/2018

	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	
<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>					
<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>	Outgoing wire transfer: \$25.00 each		Wire currency exchange: 1% of wire amount		
<b>ATM Transactions at non-RCU or non-CO-OP ATMs (Out of Network ATM)</b>	Checking Account		Checking Account, plus *Active Loan or Credit Card		
	First 2 transactions per month FREE		First 4 transactions per month FREE		
	\$1 per transaction thereafter		\$1 per transaction thereafter		
	*RCU loan or credit card with at least 1 transaction or payment in the prior month.				
<b>ATM Deposit Correction</b>	\$3.00 each				
<b>Replacement ATM/Visa Check 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 item			
	<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 / \$10.00 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>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)				



**COST RECOVERY AND FEE SCHEDULE**  
**PERSONAL ACCOUNTS**  
Effective 11/20/2018

	<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>	\$5.00 per payment
	<b>Bill Pay Federal Express Delivery</b>	\$15.00 per delivery

<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 \$250.00)
-----------------------	---	--