



COST RECOVERY AND FEE SCHEDULE PERSONAL ACCOUNTS

Effective 04/01/2017

	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: 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	
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	Outgoing wire transfer: \$25.00 each		Wire currency exchange: 1% of wire amount		
ATM Transactions at non-RCU or non-CO-OP ATMs (Out of Network ATM)	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.				
ATM Deposit Correction	\$3.00 each				
Replacement ATM/Visa Check Card	One FREE per year / \$5.00 each thereafter				
Overdraft/Non-Sufficient Fund Fees	Non-Sufficient Funds or Overdraft \$23.00 per item				
	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 and Signature Guarantee Services		RCU documents FREE / \$10.00 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.	
	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)			



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	Processing Legal Documents (Levies, etc.)	\$75.00 per item
	Escheatment Notification	\$2.00
	Verification of Deposit	\$20.00
	Loan Payments by Phone	\$5.00 per payment
	Bill Pay Federal Express Delivery	\$15.00 per delivery
Health Savings	Health Savings Account Monthly Fee	\$1.00 (waived during first 12 months account is opened and on balances greater than \$250.00)