

# RIVERSIDE FEDERAL CREDIT UNION

## 2012 FEE SCHEDULE

### General Services

Wire Transfers (Incoming)	FREE
Wire Transfers (Outgoing)	20.00
Notary Service: Member	FREE
Non Member	NYS Rates
Certified Checks	10.00
Corporate Check (1st Per day free)	5.00
Corporate Check Stop Payment (after 60 days from issue)	25.00
Audio Response	FREE
Netbranch (Online Banking)	FREE
Bill Pay	FREE
Estatements	FREE
Statement Copy	2.50
Statement Copy Online	FREE
Returned Items (Deposited)	30.00
Money Orders	2.00
Travelers Checks	1.00 per \$100 single sig 1.50 per \$100 double sig 2.00 per Gift Check
Copy of Member's Receipt	2.00
Photocopies	1.00 per page
Dormant Account Fee (Per Month)	10.00
Certified Mailing	6.00
Mailing Fee (Receipts/ Correspondence)	0.75
Returned Statement Fee (Bad Address)	5.00
Legal Action Compliance: (Levy, Restraint, etc.)	50.00
Foreign Items	5.00
Monthly Low Balance Fee	1.00
Excess Withdrawals (more than 4 per month from savings)	1.00 each
Closed Account Fee (first 180 days)	10.00
Transaction Print Out	1.00 per page
Member Request Fax	5.00 1st page, 1.00 add'l
Non-Member Check Cashing	5%, \$5.00 Minimum
Telephone Inquiries / Transfer fee	2.00

### Account Fees

Account Research	20.00 per hour \$10 minimum
IRA Rollover/Transfers	15.00
IRA Premature Closing/Distribution	15.00
IRA Institution to Institution Fee	15.00
IRA Annual Maintenance (April 1st)	20.00
Holiday Club Early Withdrawals	5.00
Holiday Club Early Closing	25.00

### Safe Deposit Rental Fee

Subject to sales tax	(Annually)
Small	15.00
Medium	25.00
Large	75.00
Extra Large	100.00
Replacement key	20.00
Box Drilling	50.00 plus drilling expenses (required when both keys are lost)
Late Fee (more than 30 days)	20.00 per Month

### Share Drafts

Share Draft NSF Fee	30.00
Courtesy Pay Fee	30.00
Check Printing	By Style
Draft Copy	5.00
Draft Copy - Netbranch	2.00
Stop Payment Order	25.00
Stop Payment Order (Series of 3 or more)	60.00
Protest Check Fee	25.00

### Visa Check Card/Electronic Fund Transfer/ACH Fees

ACH Returned Item	30.00
Stop Payment Affidavit For ACH Item	25.00
ATM/Debit & VISA Card Replacement	10.00
ATM/Debit Card:	
(Excess of (6) six cash withdrawals per month from Non- RFCU ATMs*)	1.00 Each
(Unlimited per month from RFCU ATMs**)	FREE
ATM/Debit Card NSF Fee	30.00
Cash Advance Non-Proprietary Card	10.00

### Loans

Duplicate Lein Release Copy	10.00
Late Fee (Per Month)	20.00
Visa Card Late Fee	20.00

### CUC Mortgage

Late Fee	2% of payment after 15 days
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\*Non-RFCU ATMs include ATMs in the Allpoint network, and any other outside financial institution ATM.

\*\*RFCU ATMs include credit union owned ATMs at both RFCU locations, 245 Vulcan St. and 315 Stahl Rd., as well as the ATM at Aurubis 70 Sayre St. and Holiday Inn Grand Island 100 Whitehaven Rd.