

Riverside Federal Credit Union 2016 Fee Schedule

General Services:

Audio Response	FREE
Net Branch Online Banking	FREE
e-Statements	FREE
Paper Statement/ Mailing Fee	\$1.00
Statement Copy	\$5.00
Statement Copy Online	FREE
Bill Pay	FREE
POP Money	\$0.50 each
Online Bill Pay - Next Day Overnights Checks	\$14.95
Online Bill Pay - Second Day Payment	\$9.95
Share Withdrawals - 4 FREE per month	\$1.00
Mailed Check Withdrawal Request	\$2.00
Holiday/All Purpose Club Early Withdrawal	\$5.00
Holiday/All Purpose Club Closing	\$25.00
Money Market - 5 FREE withdrawals monthly	\$10.00
Dormant Account Monthly Fee - 12 months no activity	\$10.00
Escheatment Fee	\$30.00
Legal Action Compliance (levy/restraint/subpoena)	\$75.00
Share Low Balance Fee - Monthly	\$1.00
Account Research Fee/Reconciliation	\$25.00/hour
Telephone Inquiries/ Transfer Fee	\$2.00
Member Fax Request - 1st page	\$5.00
Member Fax Request - Additional pages	\$1.00
Transaction Printout	\$2.00
Photocopies	\$3.00
Copy of Member Receipt	\$3.00
Copy of Draft Mailed/email	\$5.00
Copy of Draft faxed	\$8.00
Certified Mailing	\$6.00
Returned Deposited Items	\$35.00
Foreign Items	\$15.00
Backup Withholding	\$10.00
Returned Statement Fee - Bad Address	\$10.00
Items Sent for Collections/Small Claims Court	\$35.00
Money Orders	\$3.00
Certified Checks	\$10.00
Corporate Checks - 1 per day FREE	\$5.00
Corporate Check Stop Payment	\$30.00
Wire Transfer Incoming	FREE
Wire Transfer Outgoing	\$20.00
Notary - Member	FREE
Notary - Non-member	NYS Rates
Medallion Signature Guarantee	\$40.00
Check Cashing Fee (less than \$100 in account)	\$5.00
Check Cashing Fee - Non-member	5%, Min. \$5, Max. \$35
Account Close - within 180 days	\$25.00
Excessive Closing of Share Account*	\$25.00
Excessive Closing of Share Draft Account**	\$25.00

Late Fees:

Loan Payment	\$30.00
Visa Payment	\$26.00 up to \$37.00
Visa Returned Payment Fee	\$26.00 up to \$37.00
Safe Deposit Box Payment	\$30.00

Share Draft Fees:

Share Draft NSF Fee	\$35.00
Courtesy Pay Fee	\$35.00
Check Printing	By Style
Draft Stop Payment Affidavit	\$30.00
Series Payment Order - 3 or more	\$75.00
Protest Check Fee	\$25.00
Draft Copy	\$5.00
Draft Copy - Net Branch	\$2.00
ACH NSF	\$35.00
ACH Stop Payment Affidavit	\$30.00

VISA Debit/Credit Fees:

ATM Debit Card NSF Fee	\$35.00
Cash Advance Non-Proprietary Card	\$15.00
Cash Advance Non-Member	\$25.00
VISA Chargeback	\$10.00
Balance Inquiry	\$2.00
Credit or Debit Card Replacement	\$10.00
	If more than 2 in 12 months \$25
Credit or Debit PIN Replacement	\$5.00
	\$10 additional within 12 months
ATM Debit Withdrawals at RFCU owned ATMS***	6 Free, \$1.00 per transaction
ATM Debit Withdrawals Non RFCU****	6 Free, \$1.00 per transaction
	Surcharge Fees May Apply
ATM Debit Withdrawals - SMART Account Holders	10 Free, \$1.00 per transaction
VISA Statement - Duplicate	\$5.00

Loan Fees:

Duplicate Lien Release	\$20.00
Duplicate Discharge of Mortgage	\$20.00
Skip-A-Payment	\$35.00
CUC Mortgage	2% of payment after 15 days
GAP Insurance	200.00
VSI Insurance	35.00

Safe Deposit Box Fees:

Subject to Sales Tax	Annually
Small	\$25.00
Medium	\$40.00
Large	\$80.00
Extra Large	\$100.00
Safe Deposit Box Replacement Key	\$35.00
Safe Deposit Box Drilling	\$50 PLUS Drilling Expenses

IRA Fees:

IRA Rollover/Transfers	\$15.00
IRA Premature Closing/Distribution	\$25.00
IRA Institution to Institution Fee	\$15.00
Annual IRA Maintenance Fee (April 1)	\$20.00

*2nd request for change of Share Account

**3rd request for change of Share Draft Account

***RFCU ATMs include credit union owned ATMs at RFCU locations, 245 Vulcan St. and 315 Stahl Rd., as well as the ATM at Aurubis 70 Sayre St. and GM- Tonawanda Engine Plant, 2995 River Rd.

****Non-RFCU ATMs include ATMs in the Allpoint network, and any other outside financial institution ATM. Fees are subject to change at any time without notice.