

Riverside Federal Credit Union 2019 Fee Schedule

Credit Union Membership:		VISA Debit Card Fees:		Share Draft Fees:	
Membership Share	\$25.00 Par Value	ATM Debit Card Non Sufficient Funds Fee	\$35.00	Share Draft Non Sufficient Funds Fee (NSF)	\$35.00
General Services:		ATM Withdrawals - 6 FREE per mo.	\$1.00 Ea. Add'l Withdrawal	Courtesy Pay Fee - per transaction	\$35.00
Photocopies	\$3.00	ATM Withdrawal for SMART Accounts - 10 FREE per mo.	\$1.00 Ea. Add'l Withdrawal	Draft/ACH Stop Payment Affidavit	\$35.00
Rolled Coin	5.0% Fee		<i>ATM Surcharge Fees May Apply</i>	Protest Check Fee	\$25.00
Certified Mailing	\$8.00	Visa Chargeback	\$10.00	Automatic Clearing House (ACH) NSF	\$35.00
Notary - Member	FREE	Debit Card Replacement	\$10.00	Check Printing	By Style
Notary - Non-member	NYS Rates		<i>\$25.00 if twice within 12 months</i>	Series Payment Order - 3 or more	\$75.00
Member Fax Request - 1st page, additional pages	\$5.00, + \$1.00 Each	Debit Card PIN Replacement	\$5.00	Draft Copy - NetBranch (1st Copy Free)	\$2.00
Account Services:			<i>\$10.00 if within 12 months</i>	Draft Copy - Requested	\$5.00
Audio Response	FREE	VISA Credit Card Fees:		Excessive Closing of Share Draft Account (After 3rd)	\$25.00
NetBranch Online Banking	FREE	Credit Card Replacement	\$10.00	Loan Fees:	
Mobile Deposit	FREE		<i>\$25.00 if twice within 12 months</i>	Late Loan Payment	\$30.00
e-Statements / Statement Copy Online	FREE	Credit Card PIN Replacement	\$5.00	Coupon Book	\$10.00
Paper Statement Mailing Fee	\$1.00 Monthly/Quarterly		<i>\$10.00 if within 12 months</i>	Duplicate Lien Release	\$20.00
Statement Copy	\$5.00	Visa Statement - Duplicate	\$5.00	Duplicate Discharge of Mortgage	\$20.00
Bill Pay	FREE	Balance Inquiry	\$2.00	Skip-A-Payment	\$35.00
POP Money	\$0.50 Each Transaction	Visa Late Payment	\$26.00 up to \$37.00	Owner's Choice Mortgage	+2% of payment after 15 days
Online Bill Pay - Next Day Overnighted Checks	\$14.95	Visa Returned Payment Fee	\$26.00 up to \$37.00	GAP Insurance	up to \$225.00
Share Withdrawals - 4 FREE per month	\$1.00	Cash Advance Non-Member	\$25.00	VSI Insurance	\$28.00
Money Market Withdrawals - 5 FREE per month	\$10.00	Cash Advance Non-Proprietary Card	\$15.00	IRA Fees:	
Telephone Inquiries / Transfer Fee	\$2.00	Account Penalty Fees:		IRA Rollover/Transfers	\$15.00
Transaction Printout	\$2.00	Dormant Account Fee - 12 months with no activity	\$10.00 Monthly	IRA Premature Closing/Distribution	\$25.00
Duplicate Copy of Member Receipt	\$3.00	Early Account Closing - within 180 days	\$25.00	IRA Institution to Institution Fee	\$15.00
All Incoming Wire Transfers	\$2.00	Holiday/All Purpose Club Early Withdrawal	\$5.00	Annual IRA Maintenance Fee (April 1)	\$20.00
"Member to Member" Outgoing Wire Transfer	\$5.00	Excessive Closing of Share Account (After Negative Closure)	\$25.00	Safe Deposit Box Fees (Stahl Rd Branch):	
Outgoing Wire Transfer	\$20.00	Share Low Balance Fee - if less than par value	\$1.00 Monthly	Late Payment Fee	\$30.00
Medallion Signature Guarantee	\$40.00	Returned Statement Fee - Bad Address	\$10.00	Subject to Sales Tax	Annually
Check Services:		Return Deposited Items	\$35.00	Small	\$25.00 Annually
Foreign Items	\$25.00	Account Research Fee / Reconciliation	\$30.00/Hour	Medium	\$40.00 Annually
Mailed Check Withdrawal Request	\$3.50	Backup Withholding Fee	\$10.00	Large	\$80.00 Annually
Money Orders	\$3.00	Legal Fees:		Extra Large	\$100.00 Annually
Certified Checks	\$10.00	Items Sent for Collections/Small Claims Court	\$50.00	Safe Deposit Box Replacement Key	\$35.00 Annually
Corporate Checks	\$3.00	Abandoned Property (Escheatment Fee)	\$100.00	Safe Deposit Box Drilling	\$50 PLUS Drilling Expenses
Corporate Check Stop Payment	\$35.00	Legal Action Compliance - Notices/Liens	\$75.00		
Check Cashing Fee - if less than \$100 in account	\$5.00	Legal Action Compliance - Subpoena/Tax Levy	\$150.00		
Check Cashing Fee - Non-member	5% of Check Amount				
	<i>\$5.00 Min</i>				

*RFCU owned ATMs include 3199 Delaware Ave., 315 Stahl Rd., 70 Sayre St. (Aurubis Plant), 2995 River Rd. and 340 Vulcan St. (GM Tonawanda Plants)

Fees are subject to change at any time without notice.

