

## FEE SCHEDULE

### Checking Account

Overdraft from Savings Charge .....	\$3.00 per transfer
Overdraft Loan Transfer Charge.....	\$5.00 per transfer
NSF Charge .....	\$25.00 per item
ACH Origination and EFT NSF.....	\$25.00 per item
Overdraft Protection .....	\$25.00 per item
Chargeback Item.....	\$12.00 per item
Stop Payment Charge.....	\$20.00 per request
Printing Charge.....	Prices may vary
.....	Depending upon style
NonInterest Bearing Gold Checking Service Charge.....	\$3.00 per month
Interest Bearing Priority Checking Service Charge .....	\$5.00 per month
Temporary Checks .....	\$5.00 per four checks
Microfilm Charge (two free per month).....	\$2.00 per item

### Other Service Fees (Applicable to All Accounts)

Account Reconciliation (\$20.00 minimum).....	\$20.00 per hour
Account Research (\$20.00 minimum) .....	\$20.00 per hour
Statement Copy.....	\$3.00 per month
Items Sent for Collection .....	Charges assessed
.....	to the Credit Union
Incoming Collection .....	\$5.00 per item
Wire Transfer.....	\$15.00 per transfer
Incoming Wire .....	\$15.00 per transfer
Cashier's Check.....	\$5.00 per check
Money Order.....	\$2.00 per order
Account Closure .....	\$20.00 if closed
.....	Within 90 days
Re-open Account .....	\$20.00
Telephone .....	\$1.00 per call
History Printout .....	\$2.00 per request
Gift Cards .....	\$3.00 per item
Documentation.....	\$20.00
Credit Union Third Party Check .....	\$2.00 per item
Photocopy .....	\$0.25 each
Fax Service.....	1 <sup>st</sup> Outgoing Page \$2.50, Each Add't Page \$1.50
.....	1 <sup>st</sup> Incoming Page \$1.50, Each Add't Page \$1.00
Draft Reject.....	\$1.00 per draft
Non-Member 3 <sup>rd</sup> Party Check Cashing.....	5% Fee per Item
Levies, Garnishments & Legal Fees .....	\$50.00 Each
Charged Off Checking Account Re-open Fee.....	\$20.00
ATM Video Research & Pictures .....	\$75.00 per Location
Unclaimed Property Processing Fee .....	\$25.00 per account

### Electronic Funds Transfer Fees

ATM Inquiries.....	\$1.00 per inquiry
ATM Service Charge.....	\$3.00 per month
ATM or Debit Card Set Up.....	\$5.00 per card
ATM or Debit Card Replacement .....	\$5.00 per card
ATM or Debit Card PC.....	\$2.50 per request
Insufficient Funds .....	\$25.00 per item
Stop Payment for VISA Preauthorized Payment .....	\$30.00 per request

### RGVCU Bill Pay

Monthly Service Charge .....	None
Bill Presentment.....	Free
Transaction Limitations .....	Unlimited
Person to Person Transaction.....	Free

Next Day Transfer .....	\$7.95
Check Copies .....	\$10.00 per check
Stop Payment .....	\$15.00 per request

**Safe Deposit Box Fees**

Annual Rental Size:

3 X 5 .....	\$30.00
3 X 10 .....	\$40.00
5 X 10 .....	\$50.00
10 X 10 .....	\$90.00
Change of Lock.....	Actual Cost
Drilling of Box.....	Actual Cost

**Share Value/Membership Fee**

Par Value of One Share .....	\$25.00 within a six
.....	month period
Membership.....	\$5.00