

Our Service Charges

Checking Account

Overdraft from Savings.....	\$3.00 per transfer
Overdraft Loan Transfer	\$5.00 per transfer
NSF	\$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.....	\$25.00 per request
Printing	Prices may vary depending upon style
Basic Checking (with Mailable Statements)	\$2.00 per month
Checkless Checking (with Mailable Statements)....	\$2.00 per month
Valley Checking	\$4.00 per month
Interest Bearing Grande Checking	\$6.00 per month
Temporary Checks	\$5.00 per four checks
Check Copies (two free per month).....	\$2.00 per item

Other Service Charges (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
Money Order Trace	\$25.00 per request
Account Closure	\$20.00 if closed within 90 days
Re-open Account.....	\$25.00
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 st Outgoing Page \$2.50, Each Add't Page \$1.501 st Incoming Page \$1.50, Each Add't Page \$1.00	
Third Party Check Cashing/Negotiating	3% of check amount
Cashing "On-Us" Checks (Non-Members)....	5% of check amount

ACH Reject	\$2.00 per item
Draft Reject	\$1.00 per draft
Levies, Garnishments & Legal Charges	\$50.00 Each
ATM Video Research & Pictures	\$75.00 per Location
Unclaimed Property Processing.....	\$25.00 per account
Returned Mail	\$5.00 per item

Electronic Funds Transfer

ATM Inquiries	\$1.00 per inquiry
ATM Foreign Fee	\$1.00 per transaction
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.....	\$25.00 per request

Safe Deposit Box

Annual Rental Size:	
3 X 5	\$30.00
3 X 10	\$40.00
5 X 10	\$50.00
10 X 10	\$90.00
Drilling of Box	\$250.00

Share Value/Processing

Par Value of One Share	\$25.00 within a six month period
New Account Processing.....	\$5.00

Repossession

Processing and Notification	\$250.00 plus towing (varies)
Daily Storage.....	\$20.00 per day