

SERVICE FEES SCHEDULE

Effective October 5, 2018

	Amount	General Transaction Fees	Amount
Savings Account Services			
Excessive Withdrawal Fee (<i>per item in excess of six</i>)...	\$25.00	Non-sufficient Funds per debit.....	\$30.00
Account Closed (<i>within 90 days of opening</i>).....	\$5.00	Returned Deposit /Payment on account owned by primary or joint.....	\$30.00
Reopen Savings Account (<i>within 6 month of closing</i>)...	\$5.00	Returned Deposit/Payment other than above.....	\$15.00
Early Withdrawal Penalty from Cache (<i>each</i>)	\$10.00	Stop Payment of RCFCU Check.....	\$30.00
Personal Checking Account Services			
Monthly Service Fee		Legal Service- Levy, Garnishment.....	\$25.00
REWARD Checking.....	FREE	Statement Copy.....	\$2.00
SIMPLY FREE Checking.....	FREE	Returned Statement.....	\$5.00
DIVIDEND Checking.....	\$5.00	Money Order.....	\$0.89
<i>If balance falls below \$1,000</i>		Phone Transfer.....	\$1.00
FRESH START Checking.....	\$10.00	Replacement of EMV Plastic Card (<i>debit/credit</i>).....	\$10.00
Check Printing.....	Varies	Replacement of non-EMV Plastic Card (<i>HSA only</i>).....	\$5.00
MICR Printing Error (<i>other than Harland</i>) Check.....	\$3.00	Card Rush Delivery Fee.....	\$40.00
Check Copy.....	\$2.00	International Card Rush Delivery fee may vary	
Research per hour (<i>minimum one hour</i>).....	\$25.00	ATM Balance Inquiry Non-RCFCU.....	\$1.00
Account Reconciliation per hour (<i>minimum one hour</i>)..	\$25.00	ATM Transaction Non-RCFCU.....	\$1.00
Temporary Checks (<i>Increments of four</i>).....	\$1.00	Fax (<i>no charge for local transmissions</i>) per page.....	\$1.00
Overdraft Privilege per debit as applicable.....	\$30.00	Fax (<i>long distance + per page fee</i>).....	\$5.00
Overdraft Transfer (<i>from savings</i>)	\$1.00	Travelers Checks (<i>of purchase</i>)	1%
ACH Origination.....	\$10.00	Credit Union Teller Check.....	\$3.00
ACH Origination Cancellation.....	\$10.00	Credit Union Cashier's Check.....	\$5.00
Stop Payment	\$30.00	Domestic Outgoing Wire.....	\$15.00
Stop Payment (<i>range of checks</i>)	\$35.00	International Outgoing Wire.....	\$40.00
Loan Services			
Skip-A-Payment Fee.....	\$25.00	Inactive Fee (<i>Monthly</i>) after 12 month no activity.....	\$5.00
Consumer Loan Modification.....	\$50.00	International Transaction (<i>debit/credit card</i>).....	1%
Late Fee* (<i>other than credit cards</i>).....	5% of min payment due; min of \$30.00	Continuous Negative Balance (<i>after 5 days</i>).....	\$30.00
Credit Card Late Fee (<i>up to</i>).....	\$25.00	Close/Re-open Account.....	\$30.00
Returned Payment Credit Card (<i>up to</i>).....	\$25.00	Online Banking.....	FREE
		Mobile Banking.....	FREE
		E-Statements.....	FREE
		Check-by-Phone (ACH)	\$10.00
		Card-by-Phone.....	3% of payment amount; min of \$15.00
Non-Member Check Cashing			
Up to \$500.....	\$5.00	Safe Deposit Boxes- Annual (<i>Augusta location only</i>)	
\$500.01- \$1,000.....	\$10.00	3 x 5 x 22	\$20.00
\$1,000.01 and up.....	\$15.00	3 x 10 x 22.....	\$30.00
		5 x 10 x 22	\$50.00
		10 x 10 x 22.....	\$100.00
		Safe Deposit Late Fee (<i>Over 30 days</i>)	\$15.00
		Key Deposit (<i>refunded when closed with both keys</i>).....	\$10.00
		Lost Key.....	\$10.00
		Drill Fee.....	Actual Cost



Federally Insured by NCUA