



SCHEDULE OF FEES AND CHARGES

Effective November 15, 2016

GENERAL FEES AND CHARGES (Applicable to all accounts)	
Stop Payment ^(a)	\$30.00 per request
Non-Sufficient Funds (NSF) Fee	\$30.00 per item
Overdraft Fees	\$30.00 per item
Overdraft Transfer Fee (automatic)	\$ 5.00 per transfer
Account Transfer Fee (verbal requests made by phone)	\$ 1.00 per transfer
Deposited Item Return	\$15.00 per item
Return Mail Fee (incorrect address)	\$ 5.00 per month
Inactive Account Fee ^(b)	\$10.00 per month
Reprint Account Statement Fee	\$ 5.00 per copy
Interim Account History	\$2.50 per printout
Account Reconciliation or Research	\$25.00 per hour
Early Account Closure Fee	\$15.00 if closed within 120 days
REGULAR SHARE ACCOUNT FEES	
Excessive Withdrawals or Transfers ^(d)	\$ 2.50 per transaction
SHARE PLUS MONEY MARKET ACCOUNT FEES	
Monthly Service Charge ^(c)	\$25.00 per month
Excessive Withdrawals or Transfers ^(d)	\$25.00 per transaction
SHARE DRAFT ACCOUNT FEES	
Check Printing	Varies by style
Copy of Share Draft	\$ 3.50 per item
Counter Checks	\$ 0.25 per check
SPECIAL SERVICE FEES	
Wire Transfer – Outgoing Domestic	\$25.00 per transfer
Wire Transfer – Incoming Domestic	\$10.00 per transfer
One Time ACH Origination Fee	\$ 5.00 per transfer
Bill Paying Service ^(e)	\$5.20 per month
Debit Card Replacement	\$10.00 per card
Foreign ATM Transaction Fee	\$ 1.00 per transaction
Money Orders	\$ 3.00 per check
Official Check (payable to third party)	\$ 5.00 per check
Official Check (payable to member)	One free per day \$ 3.00 per additional check
Account Levy or Garnishment	\$25.00 per event
SAFE DEPOSIT BOX	
3" x 10" Box	\$35.00 per year
5" x 10" Box	\$50.00 per year
10" x 10" Box	\$75.00 per year
Lost Key Replacement	\$25.00 per key
Drill Fee (both keys lost)	Actual cost not to exceed \$200.00
CREDIT UNION MEMBERSHIP	
Membership Share	\$10.00 par value
One-time Membership Fee	\$1.00

^(a) Fee applies to all debit transactions, including share drafts and automated clearing house (ACH) payments, and all share account types.

^(b) Fee applies to any membership with no activity on any share or loan account (excluding dividend payments or assessed fees) for six (6) consecutive months and the aggregate balance of all share accounts is less than \$250. Fee is waived if the member is less than sixteen (16) years of age.

^(c) Fee waived if required minimum balance is maintained each day during the month.

^(d) Federal regulations limit the number of certain debit transactions from savings or money market accounts. During any month, members are permitted to make up to six (6) withdrawals or transfers from a savings or money market account if the transaction is made by means of a pre-authorized, automatic, or internet banking transfer, which includes (ACH payments to third parties and overdraft protection transfers, or transactions initiated by telephone order or instruction. There are no limits on the number of deposits, withdrawals or transfer made in person, at an ATM, or by mail, and transfers for payments on loans with Riverview Credit Union.

^(e) Fee waived if member has elected electronic delivery of account statements.