

FEE SCHEDULE

PERSONAL ACCOUNTS

Effective 3/1/2025

MEMBER SERVICES:

Membership (non refundable)	\$1.00
Excessive Withdrawals (each over 3 per Mo.)	\$1.00
Excessive Smart Saver Withdrawals (each over 1 per Mo.)	\$1.00
Money Orders (each)	\$1.50
Prior Month's Statement	\$3.00
Outgoing Wire Transfer	\$25.00
Incoming Wire Transfer	\$5.00
Notary Service	FREE
Safety Deposit Boxes (based on size)	\$17.00 - \$45.00
Safety Deposit Boxes (replacement keys, drilling/rekeying, etc)	COST
Photo Copies (each page)	\$0.25
Account Research (per hour)	\$25.00
Print Out (per page)	\$1.00
Garnishment/IRS Levy Charge (each)	\$25.00
Account Closed within 3 Months (Applies to checking or Savings Accounts)	\$5.00 or balance
Inactive Account (no activity for 1 Year) (per month)	\$3.00
Invalid Address (per month)	\$3.00
Filing and Recording	COST
Title Fees	COST
Deposited/Cashed/Loan Pmt Returned Unpaid (each, incl ACH)	\$15.00
Check Cashing (if Deposit Accts total less than \$100)	\$3.00
Paper Statement (per month) (Waived for members over 60, under 13, or with active loan)	\$3.00
Loan Payment by Phone	\$8.00

CHECKING/OTHER ACCOUNT SERVICES:

Checking (75) Below Minimum Balance Service Charge (monthly)	\$6.00
Basic Checking (76) Service Charge if no direct deposit (monthly)	\$3.00
Insufficient Funds (each paid or returned) ¹	\$25.00
Overdraft Transfer (per overdraft item paid)	\$2.00
Loan Overdraft (per overdraft item paid)	\$5.00
Overdraft Protection Courtesy Pay	\$25.00
Checkbook Reconciliation per hour (appt. required)	\$25.00
Check Printing (depends on type and quantity)	Varies
Starter Checks (per page)	\$1.00
Outgoing Collection Item	\$25.00
Incoming Collection Item	\$25.00
Stop Payment Orders (Any Acct. per occurrence/book incl. ACH)	\$32.00
Non-member check cashing (per item)	\$5.00

ONLINE BANKING:

Online Banking	FREE
Online Bill Pay	FREE

ATM AND CARD:

ATM, Debit and Credit Cards

Replacement card: First replacement free, \$5.00 thereafter
(Damaged or stolen cards not subject to fee)

Card Rush: \$55.00

	Owned ATM	Non-Owned ATM
ATM Transactions		
Withdrawal (each)	FREE	\$1.00
Balance Inquiry/Tsfer (each)	FREE	\$0.60



R-G FEDERAL CREDIT UNION

¹ Insufficient Funds Item fee may extend to checks, preauthorized debits, debit card point of sale (POS) transactions, ATM withdrawals or transfers, telephone transfers, in-branch withdrawals, online bill payments and internet banking transactions. Paid and Unpaid Insufficient Fund Item fees are limited to a total of six (6) per day.