

# RHODE ISLAND CREDIT UNION

## FEE SCHEDULE

### Share Account Fees

- Prime Share No Account Relationship Fee: ..... \$3.00 per quarter if a \$100 daily balance is not maintained and the member has no other account relationships (no fee for first twelve (12) months account is opened and for minor accounts).
- Prime Share Account Reopening Fee: ..... \$25.00 if the account is closed and reopened within a twelve (12) month period.

### Checking Account Fees

- NSF/Uncollected Funds Fee: ..... \$35.00 per item.
- Stop Payment Fee: ..... \$15.00 per request.
- Check Printing Fee: ..... Prices may vary depending upon style.
- Personal Checking Service Fee: ..... \$5.00 per month if a \$300 minimum balance is not maintained.
- Non-Personal Checking Service Fee: ..... \$15.00 per month if a \$1000 minimum balance is not maintained.
- Investment Plus Checking Service Fee: ..... \$5.00 per month if a \$300 minimum balance is not maintained.
- Automatic Transfer Fee: ..... \$5.00 per transfer.

### Other Service Fees (applicable to all accounts)

- Account Reconciliation Fee: ..... \$15.00 per hour.
- Account Research Fee: ..... \$15.00 per hour.
- Statement and Check Copy Fee: ..... \$3.00 per item.
- Deposited Item Return Fee: ..... \$15.00 per item.
- Items Sent for Collection (incoming) Fee: ..... \$3.00 per item or 1% of the amount, whichever is greater.
- Items Sent For Collection (outgoing) Fee: ..... Fees vary based on handling charges from other institutions.
- Wire Transfer (incoming) Fee: ..... \$10.00 per transfer.
- Wire Transfer (outgoing) Fee: ..... \$20.00 per transfer.
- Wire Transfer (international) Fee: ..... Fees vary based on handling charges from other institutions.
- Certified Check Fee: ..... \$ 3.00 per check.
- Money Order Fee: ..... \$3.00 per money order.

- Travelers Cheques Fee: ..... 1% of amount, no fee for Direct Deposit and Senior Citizen members.
- Legal Process Fee:..... \$20.00
- Bank Check Fee: ..... \$5.00 per check.
- Incorrect Address Handling Fee:..... \$5.00 per month.
- Night Deposit Bag Fee:..... \$15.00 per bag.
- Night Deposit Key Replacement Fee:..... \$5.00 per key.
- Notary Signature Fee:..... \$2.00, no fee for Direct Deposit and Senior Citizen members.
- Western Union Transfer (domestic) Fee:..... \$20.00 per transfer.
- Western Union Transfer (international) Fee:..... Fees vary based on handling charges from other institutions.

### Electronic Funds Transfer ("EFT") Fees

- Nonproprietary ATM Transaction Fee:..... \$2.00\*
- NSF/Uncollected Funds Fee:..... \$35.00
- ATM Overdraft Fee: ..... \$35.00
- ATM Replacement Card Fee:..... \$5.00
- Point of Sale ("P.O.S.") Transaction Fee: ..... \$.25\* (NYCE® point of sale terminals only).
- EFT Stop Payment Fee: ..... \$15.00 per request.
- International Transaction Fee: ..... 1% of transaction amount.

\* Fees will be assessed to your account whether or not the transaction can be effected in accordance with the Cardholder Agreement.

### Safe Deposit Box Fees

- Annual Rental Size:..... Fee:
  - 3 x 5..... \$30.00
  - 3 x 10..... \$45.00
  - 5 x 10..... \$75.00
  - 10 x 10..... \$125.00
- Change of Lock Fee:.....All expenses.
- Drilling of Box Fee:.....All expenses.