

RHODE ISLAND CREDIT UNION FEE SCHEDULE

Effective January 1, 2019

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.
- 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: \$1.00, no fee for Direct Deposit and Senior Citizen members.

Electronic Funds Transfer ("EFT") Fees

- Nonproprietary ATM Transaction Fee: \$3.00*
- 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*
- 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
- Lost Key(s) Fee: All expenses.
- Drilling of Box Fee: All expenses.