

Rancho Federal **CREDIT UNION**

SCHEDULE OF FEES

May 9, 2016

GENERAL FEES

Account Below Par Value	\$5
(After 30 days)	
Account Closure Before 180 Days	\$25
Account Inactive (after 2 years), monthly	\$5
Account Information or Verification Letter.....	\$10
Account Levy/Tax Liens/Subpoenas.....	\$50
Account Reopen	\$25
Account Research (per hour).....	\$25
Account Transaction History, per page	\$2
Cashiers Check Copy.....	\$10
Credit Card Cash Advance.....	\$25
(NON-RFCU Card)	
Dormant Account Locator	\$10
Duplicate Statement, per month	\$3
Duplicate Tax Form	\$5
Escheat Notice	\$2
Excessive Call to MSR – 4 free per month.....	\$2
Invalid Address.....	\$5
Overdrawn	\$29
Returned Deposit from Self.....	\$35

CHECKING ACCOUNT FEES

Automatic Overdraft Transfer (3 Free per month).....	\$2
Check Copy – 2 free per month	\$5
Check Orders	Varies
Courtesy Pay	\$29
Monthly Service.....	\$3 or \$2 w/eStatement
Non-Member Check Cashing – \$100 and above.....	\$20
Non-Member Check Cashing – Below \$100.....	\$10
Non Sufficient Funds – Checks, ATM, ACH, Debit Card, and POS..	\$29
Returned Deposit – Check or ACH	\$29
Stop Payment – Range	\$40
Stop Payment or Revoke Stop.....	\$29
Temporary Checks – 4 checks per sheet	\$4

CONTINUED ON REVERSE

DEBIT CARD FEES

ATM Deposit Adjustments.....	\$25
Debit Card Reorder – 1 free per year	\$25
Foreign ATM Withdrawal – 4 free per month.....	\$3
PIN Reorder – 1 free per year	\$10

LOAN FEES

Debt Consolidation Loan.....	\$25
DMV Lien Release	\$35
Late Payment	\$25
(Excluding Mortgage Loans)	
Loan Processing & Documentation.....	\$25
MasterCard Late Payment	\$25
Mortgage Modification	\$350
Mortgage Subordination	\$250
PAL Application.....	\$20
Real Estate Loan Payoff Demand.....	\$35
Real Estate Reconveyance.....	\$45
Returned Loan Payment	\$35
Skip-a-Pay.....	\$25

CASHIERING SERVICE FEES

American Express Gift Card.....	\$3.95
Cashiers Checks	\$5 ea
Money Order	\$3
Rolled Coin.....	5 % of Total

MISCELLANEOUS FEES

Collection Item	\$25
IRA Annual Maintenance	\$35
IRA Transfer	\$25
Non Sufficient Funds – ATM, ACH	\$29
Notary – per signature.....	\$10
Western Union.....	Varies
Wire – Outgoing International.....	\$40
Wire – Outgoing Domestic	\$20

These fees amend the terms and conditions of your account in accordance with your account agreement.