

Rancho Federal

CREDIT UNION

SCHEDULE OF FEES

April 22, 2020

GENERAL FEES

Account Below Par Value\$5 (After 30 days)	
Account One-Time Membership fee	\$5
Account Closure Before 180 Days	\$25
Account Inactive 1 year	\$5
Account Information or Verification Letter.....	\$15
Account Levy/Tax Liens/Subpoenas.....	\$50
Account Reopen	\$25
Account Research - hourly fee with 1 hour minimum	\$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
Insufficient 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	\$5

DEBIT CARD FEES

ATM Deposit Adjustment.....	\$35
ATM Empty Envelope	\$50
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

Affordable Housing Recording	\$75
Debt Consolidation Loan.....	\$25
DMV Lien Release	\$35
Late Payment	20% of the Interest Due (Excluding Mortgage Loans)
Loan Processing & Documentation.....	\$25
mastercard® Late Payment.....	up to \$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

Cashier's Checks.....	\$5 ea
Cashier's Check Stop Payment.....	\$29
Rolled Coin.....	10% of Total

MISCELLANEOUS FEES

Collection Item	\$35
IRA Annual Maintenance	\$35
IRA Transfer / Close.....	\$25
Insufficient Funds – ATM, ACH	\$29
Notary – per signature	\$15
Wire – Incoming.....	\$10
Wire – Outgoing International.....	\$50
Wire – Outgoing Domestic	\$35

BUSINESS ACCOUNTS

MRB Accounts Only - 2% Monthly Fee of Total Deposits

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