

Rancho Federal

CREDIT UNION

SCHEDULE OF FEES

August 1, 2021

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	
Cashier's 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 (NSF) – 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.....up to \$225	
Debt Consolidation Loan.....\$50	
DMV Lien Release.....\$35	
Late Payment.....20% of the Interest Due (Excluding Mortgage Loans)	
Late Payment (Mortgage Loans).....5% of Payment	
Late Payment (HELOC).....20% of Interest Due	
Loan Processing & Documentation.....\$25	
mastercard® Late Payment.....up to \$25	
Mortgage Modification.....\$350	
Mortgage Subordination.....up to \$350	
PAL Application.....\$20	
Real Estate Loan Payoff Demand.....\$35	
Real Estate Reconveyance.....\$50	
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	
Non-Sufficient Funds (NSF) – 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.