

Rancho Federal

CREDIT UNION

SCHEDULE OF FEES

JUNE 1, 2026

GENERAL FEES

Account Below Per Value (After 30 days)	\$5
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 Research - Hourly fee with 1 hour minimum	\$25
Account Transaction History, per page	\$2
Cashier's Check Copy	\$10
Dormant Account Locator	\$10
Duplicate Statement, per month	\$3
Duplicate Tax Form	\$5
Escheat Notice	\$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
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

LOAN FEES

Affordable Housing Recording	up to \$225
Late Payment (Excluding Mortgage Loans)	20% of Interest Due
Late Payment (Mortgage Loans)	5% of Payment
Late Payment (HELOC)	20% of Interest Due
Mastercard® Late Payment	\$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 each
Cashier's Check Stop Payment	\$29
Rolled Coin	10% of Total

MISCELLANEOUS FEES

Express Pay (Debit card payment by phone/online)	\$10
Mastercard® Replacement Fee	\$25
Collection Item	\$35
IRA Annual Maintenance	\$35
IRA Transfer/Close	\$25
Non-Sufficient Funds (NSF) - ATM, ACH	\$29
Notary - Per Signature	\$15
Wire - Outgoing International	\$50
Wire - Outgoing Domestic	\$35

BUSINESS ACCOUNTS

MRB Accounts Only	1% Monthly Fee of Total Deposits
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These fees amend the terms and conditions of your account in accordance with your account agreement.