

# **RIVER VALLEY CREDIT UNION**

## **Fee Schedule**

**Effective August 1<sup>st</sup>, 2008**

### **THE FOLLOWING FEES MAY BE ASSESSED TO YOUR ACCOUNT:**

#### **Fees Applicable to all Accounts:**

Inactive Accounts (accounts with no activity for one year) may be charged a monthly dormant fee..... \$4.00

Address Change (postal).....	\$4.00 each
Electronic or Checking NSF Return Fee.....	\$25.00 each
Overdraft Privilege.....	\$25.00 each
Statement copy (12 months to current).....	\$5.00 each
Statement copy (13 months or older).....	\$7.00 each
Service Center Fee.....	\$2.50 per transaction
Corporate Drafts .....	\$3.00 each
Deposited Item Return.....	\$10.00/item
Travelers Checks for One Person .....	\$1.00/\$100
Travelers Checks for Two.....	\$2.00/\$100
Travelers Gift Checks.....	\$1.25/check
Money Order Fee.....	\$1.00 each
Wire Transfer Fee (Domestic).....	\$15.00 each
Wire Transfer Fee (Foreign).....	\$30.00 each
Special Handling of Accounts.....	\$5.00 per item
Collection Items (checks deposited in non U.S. dollars).....	\$2.00/item
Title Searches on Loans.....	\$10.00
Garnishment/Tax Levy.....	\$50.00
NSF From Deposited Credit Card Draft (Line of Credit).....	\$100.00
NSF Loan Payment.....	\$25.00
Rolling & Verifying Loose Coin for deposit .....	7% of amount deposited
Documents provided for Subpoena.....	\$5.00 per page

#### **Fees Applicable to Checking/Share Draft Accounts:**

Account Reconciliation.....	\$20.00/hour
Overdraft Transfer Fee.....	\$3.00 each
Draft Copy Fee.....	\$5.00 each
Stop Payment on Draft.....	\$25.00 each
Stop Payment on Electronic (ACH).....	\$25.00 each
CU*EasyPay Inactive Fee.....	\$10.00/month
(\$1.00 fee for every transaction over 15)	
Debit Card Exception Posting Fee.....	\$10.00/item

#### **Fees Applicable to Debit/ATM Accounts:**

ATM Fee - First Five withdrawals and PIN based debit card transactions each month are FREE.  
All subsequent withdrawals or transactions are charged..... \$1.50 each

Plastic Card Replacement.....	\$5.00 each
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**NOTE:** This list contains our Basic Reward Level fees. Actual fees will vary by reward level. See our River Valley Rewards brochure for more information.