

# RIVER VALLEY CREDIT UNION

P.O. BOX 493  
ADA, MI 49301-0493  
616-787-7481

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## Fee Schedule - Effective January 1, 2017

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Account Closure - within 6 months.....	\$5.00
Account Re-opening.....	\$15
Address Change - per post office.....	\$5.00
ATM Fee - first 5 pin transactions are free.....	\$1.50
Card Replacement - ATM, Debit, or Credit.....	\$5.00
Cashier's Checks.....	\$3.00
Check Cashing.....	\$3.00
*waived if \$100 balance, loan, ATM, or Debit card	
Check Copies.....	\$5.00
Checkbook Balancing.....	\$20 per hour
Collection Items - non-US funds.....	\$2.00
Debit Card Exception Posting.....	\$10.00
Deposit Item Return.....	\$10.00
Documents Provided for Subpoena.....	\$5 per page
Dormant Account - 12 months no activity.....	\$15 per month
Escheatment.....	\$50.00
Garnishment/Levy.....	\$50.00
History/Account Printout.....	\$1.00
Money Orders.....	\$1.00
Mortgage Payoff Quote to Another Lender.....	\$25.00
Non-member Check Cashing.....	\$3.00
NSF - ACH, Check, or Overdraft Privilege.....	\$25.00
NSF - From Deposited Credit Card Check.....	\$100.00
NSF - Loan Payment.....	\$25.00
Overdraft Transfer.....	\$3.00
Phone Assisted Transfer/Inquiry.....	\$2.00
* waived if over 55 (CU*Talk is free!)	
Rolling & Verifying Loose Coin.....	.7% of amount
Service Center Transaction.....	\$2.50
Special Handling of Accounts.....	\$5.00
Starter or Temporary Checks.....	\$2 for 8 checks
Statement Copy - current to 12 months.....	\$5.00
Statement Copy - 13 months or older.....	\$7.00
Stop Payments.....	\$25.00
Subordination on Home Equity Loan.....	\$100.00
Title Searches on Loans.....	\$10.00
VISA Gift Card or Reloadable.....	\$3.00/\$5.00
Wire Transfer - Domestic.....	\$15.00
Wire Transfer - Foreign.....	\$30.00

PLEASE 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.