



## Service Fee Schedule

Raritan Bay FCU's service fees are structured to cover the cost of providing a particular service and to encourage the use of less costly services. We also feel that the user of a service should bear the cost of the services and that the general membership should not bear these expenses. You will find our fee schedule to be the most competitive and user-affordable in the community.

<b>MEMBERSHIP</b>		<b>MONEY MARKET</b>	
Par Value of One Full Share Savings	\$ 5.00	Fee for Exceeding 6 Transfers and Withdrawals: check or by teller (per transaction)	\$ 10.00
<b>SAVINGS</b>		Fee on Balances Below \$2,500	\$ 4.00
Archived Statement Copy (per month)	\$ 10.00	<b>OTHER SERVICES</b>	
Fee on Balance Below Minimum	\$ 4.00	Account Closed within 60 days of Opening	\$ 25.00
Minimum Balance to Avoid Fee	\$ 100.00	Account Inquiry	no charge
NSF-Insufficient Funds (per item)	\$ 30.00	Account Reopened within 60 days of Closing	\$ 25.00
<b>CHECKING</b>		Account Research (per hour, 1 hour minimum)	\$ 20.00
Archived Statement Copy (per month)	\$ 10.00	Account Verification Letter	\$ 20.00
Basic Checking Monthly Account Service Fee	\$ 5.00	American Express Gift Cheques (per item)	\$ 3.00
Business Checking Monthly Account Service Fee	\$ 10.00	American Express Travelers Cheques (per \$100.00)	\$ 1.00
Check Exception Processing	\$ 15.00	Cashier's Check (certified equivalent)	\$ 10.00
Copy of Cleared Check (per item)	\$ 5.00	Check Collection: Foreign Item	\$ 30.00
Copy of Cleared Check (per item, over 1 year)	\$ 10.00	Coin Processing (per roll)	\$ 0.05
Each Check Processed	no charge	Corporate Check Copy (less than 6 months old)	\$ 5.00
NSF-Insufficient Funds (per item)	\$ 30.00	Corporate Check Copy (more than 6 months old)	\$ 20.00
Overdraft Advance (per item)	\$ 30.00	Dormant Account Fee (per month)	\$ 5.00
Overdraft Transfer (per item)	\$ 10.00	Early Payoff Letter	\$ 10.00
Stop Payment (per item)	\$ 30.00	Escheat Processing (per account)	\$ 50.00
Stop Payment Range- sequentially numbered (up to 25 items)	\$ 40.00	Faxing (per page)	\$ 1.00
Temporary Checks (set of 4)	\$ 2.00	Home Banking Access	no charge
<b>BILL PAY</b>		IRA Closed Account	\$ 20.00
Bill Pay Service	no charge	Levy Processing	\$ 100.00
Merchant Return Fee (per item)	\$ 35.00	Loan Modification Fee	\$ 100.00
NSF- Insufficient Funds (per item)	\$ 50.00	Loan Payment Return	\$ 25.00
Stop Payment (per item)	\$ 50.00	Money Order (not valid over \$1,500)	\$ 5.00
Stop Payment (range of items)	\$ 80.00	Notary Public Service	no charge
<b>PLASTIC CARD</b>		Overnight Mail Processing (plus postage)	\$ 15.00
Debit Card Cash Advance	\$ 2.50	Penalty for Early Club Withdrawal	\$ 20.00
# Free Foreign (Non-RBFCU) ATM Transactions	4	Return Mail	\$ 2.00
Fee for Exceeding 4 Foreign ATM Trans (per transactions)	\$ 0.75	Return of Deposit Item	\$ 15.00
Plastic Card Replacement	\$ 20.00	Signature Guarantee Service	\$ 10.00
Rush Domestic Delivery of Replace Card (additional)	\$ 45.00	Statement Reprint	\$ 5.00
VISA Returned Payment	\$ 25.00	Teller-Phone 24/7 Access	no charge
VISA Gift Card (per card)	\$ 4.00	Teller's Check (payable to third party)	\$ 5.00
VISA PrePaid Debit Card (per card)	\$ 5.00	Western Union: Domestic	\$ 25.00
<b>ATM &amp; Debit MasterCard Daily Limits</b>		Western Union: International	\$ 50.00
ATM Withdrawals & Point-of-Sale Purchases (Debit): \$500 per day (ATM & Debit MasterCard)		Wire Fee: Incoming Domestic	\$ 10.00
Signature Point-of-Sale Purchases (Credit) & Card Not Present Purchases: \$2,000 per day (Debit MasterCard Only)		Wire Fee: Incoming International	\$ 15.00
Cash Advances: \$300 per day (Debit MasterCard Only)		Wire Fee: Outgoing Domestic	\$ 25.00
		Wire Fee: Outgoing International	\$ 45.00

Effective 8/15/11

491 Raritan Street, Sayreville, NJ  
 93 Main Street, South River, NJ  
 502 Washington Road, Parlin, NJ  
 1581 Route 27, Edison, NJ

“The Lighthouse” at South Amboy High School, South Amboy, NJ  
 “The Eagle’s Nest” at Cardinal McCarrick High School, South Amboy, NJ  
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