



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

Effective 4/1/2012

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

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