



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.

<u>MEMBERSHIP</u>		<u>MONEY MARKET</u>	
Par Value of One Full Share Savings	\$ 5.00	Fee for Exceeding 6 Transfers and Withdrawals: check or by teller (per transaction)	\$ 10.00
<u>SAVINGS</u>		Fee on Balances Below \$2,500	\$ 4.00
Fee on Balance Below Minimum	\$ 4.00	<u>OTHER SERVICES</u>	
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	Free
<u>CHECKING</u>		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	ACH Non-Recurring Loan Payment (per item)	\$ 10.00
Choice Checking Monthly Account Service Fee	\$ 5.00	American Express Gift Cheques (per item)	\$ 3.00
Copy of Cleared Check (per item)	\$ 5.00	American Express Travelers Cheques (per \$100.00)	\$ 1.00
Copy of Cleared Check (per item, over 1 year)	\$ 10.00	Cashier's Check (certified equivalent)	\$ 10.00
Each Check Processed	Free	Check Collection: Foreign Item	\$ 30.00
NSF-Insufficient Funds (per item)	\$ 30.00	Coin Processing (per roll)	\$ 0.05
Overdraft Advance (per item)	\$ 30.00	Corporate Check Copy (less than 6 months old)	\$ 5.00
Overdraft Transfer (per item, charged per day)	\$ 10.00	Corporate Check Copy (more than 6 months old)	\$ 20.00
Stop Payment (per item)	\$ 30.00	Dormant Account Fee (per month)	\$ 5.00
Stop Payment Range- sequentially numbered (up to 25 items)	\$ 40.00	<i>fee begins after 2 years of dormancy</i>	
Temporary Checks (set of 4)	\$ 2.00	Early Payoff Letter	\$ 10.00
<u>BILL PAY</u>		Escheat Processing (per account)	\$ 50.00
Bill Pay Service	Free	Faxing (per page)	\$ 1.00
Merchant Return Fee (per item)	\$ 35.00	IRA Closed Account	\$ 20.00
NSF- Insufficient Funds (per item)	\$ 50.00	Levy Processing	\$ 100.00
Stop Payment (per item)	\$ 50.00	Loan Modification Fee	\$ 100.00
Stop Payment (range of items)	\$ 80.00	Loan Payment Return	\$ 25.00
<u>PLASTIC CARD</u>		Money Order (not valid over \$1,500)	\$ 5.00
Debit Card Cash Advance	\$ 2.50	Notary Public Service	Free
Plastic Card Replacement	\$ 7.50	Online Banking Access	Free
Rush Domestic Delivery of Replace Card (additional)	\$ 45.00	Overnight Mail Processing (plus postage)	\$ 15.00
VISA Returned Payment	\$ 25.00	Penalty for Early Club Withdrawal	\$ 20.00
VISA Gift Card (per card)	\$ 4.00	Return Mail	\$ 2.00
ATM & Visa Debit Card Daily Limits		Return of Deposit Item	\$ 15.00
ATM Withdrawals & Point-of-Sale Purchases (Debit): \$500 per day (ATM & Visa Debit)		Signature Guarantee Service	\$ 10.00
Signature Point-of-Sale Purchases (Credit) & Card Not Present Purchases: \$2,000 per day (Visa Debit Card Only)		Statement Reprint (per statement)	\$ 5.00
Cash Advances: \$300 per day (Visa Debit Card Only)		Teller-Phone 24/7 Access	Free
		Teller's Check (payable to third party)	\$ 5.00
		Western Union: Domestic	\$ 25.00
		Wire Fee: Incoming Domestic	\$ 10.00
		Wire Fee: Outgoing Domestic	\$ 25.00

Effective 7/01/2017

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