



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.

MEMBERSHIP

Par Value of One Full Share Savings \$ 5.00

SAVINGS

Fee on Balance Below Minimum \$ 4.00

Minimum Balance to Avoid Fee \$ 100.00

NSF-Insufficient Funds (per item) \$ 30.00

CHECKING

Basic Checking Monthly Account Service Fee \$ 5.00

Business Checking Monthly Account Service Fee \$ 10.00

Check Exception Processing \$ 15.00

Flex Checking Monthly Account Service Fee \$ 5.00

Copy of Cleared Check (per item) \$ 5.00

Copy of Cleared Check (per item, over 1 year) \$ 10.00

Each Check Processed Free

NSF-Insufficient Funds (per item) \$ 30.00

Overdraft Courtesy Pay (per item) \$ 30.00

Overdraft Transfer (per item, charged per day) \$ 10.00

Stop Payment (per item) \$ 30.00

Stop Payment Range- sequentially numbered (up to 25 items) \$ 40.00

Temporary Checks (set of 4) \$ 2.00

BILL PAY

Bill Pay Service Free

Merchant Return Fee (per item) \$ 35.00

NSF-Insufficient Funds (per item) \$ 50.00

Stop Payment (per item) \$ 50.00

Stop Payment (range of items) \$ 80.00

PLASTIC CARD

Debit Card Cash Advance \$ 2.50

Non-RBFCU or Non-Allpoint Network ATM use (per transaction) \$ 2.50

Non-use of Debit Card (per month) \$ 1.00

fee begins after 1 year of non-use

Plastic Card Replacement \$ 10.00

Rush Domestic Delivery of Replace Card (additional) \$ 45.00

VISA Returned Payment \$ 25.00

VISA Gift Card (per card) \$ 4.00

ATM & Visa Debit Card Daily Limits

ATM Withdrawals & Point-of-Sale Purchases (Debit): \$500 per day (ATM & Visa Debit)

Signature Point-of-Sale Purchases (Credit) & Card Not Present Purchases: \$2,000 per day (Visa Debit Card Only)

Cash Advances: \$300 per day (Visa Debit Card Only)

MONEY MARKET

Fee for Exceeding 6 Transfers and Withdrawals: check or by teller (per transaction) \$ 10.00

Fee on Balances Below \$2,500 \$ 4.00

OTHER SERVICES

Account Closed within 60 days of Opening \$ 25.00

Account Inquiry Free

Account Reopened within 60 days of Closing \$ 25.00

Account Research (per hour, 1 hour minimum) \$ 20.00

Account Verification Letter \$ 20.00

ACH Non-Recurring Loan Payment (per item) \$ 10.00

Cashier's Check (certified equivalent) \$ 10.00

Check Collection: Foreign Item \$ 30.00

Coin Processing (per roll) \$ 0.05

Corporate Check Copy (less than 6 months old) \$ 5.00

Corporate Check Copy (more than 6 months old) \$ 20.00

Dormant Account Fee (per month) \$ 5.00

fee begins after 2 years of dormancy

Early Payoff Letter \$ 10.00

Escheat Processing (per account) \$ 50.00

Faxing (per page) \$ 1.00

IRA Closed Account \$ 20.00

Levy Processing \$ 100.00

Loan Modification Fee \$ 100.00

Loan Payment Return \$ 30.00

Money Order (not valid over \$1,500) \$ 5.00

Notary Public Service Free

Online Banking Access Free

Overnight Mail Processing (plus postage) \$ 15.00

Paper Statements (per statement) *Some exemptions may apply* \$ 1.00

Penalty for Early Club Withdrawal \$ 20.00

Return Mail \$ 2.00

Return of Deposit Item \$ 30.00

Signature Guarantee Service \$ 10.00

Statement Reprint (per statement) \$ 5.00

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 10/1/2021