



## 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><u>MEMBERSHIP</u></b>		<b><u>MONEY MARKET</u></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><u>SAVINGS</u></b>		Fee on Balances Below \$2,500	\$ 4.00
Fee on Balance Below Minimum	\$ 4.00	<b><u>OTHER SERVICES</u></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	Free
<b><u>CHECKING</u></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	ACH Non-Recurring Loan Payment (per item)	\$ 10.00
Flex Checking Monthly Account Service Fee	\$ 5.00	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	Free	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 Courtesy Pay (per item)	\$ 30.00	Dormant Account Fee (per month)	\$ 5.00
Overdraft Transfer (per item, charged per day)	\$ 10.00	<i>fee begins after 2 years of dormancy</i>	
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><u>BILL PAY</u></b>		IRA Closed Account	\$ 20.00
Bill Pay Service	Free	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	\$ 30.00
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	Free
<b><u>PLASTIC CARD</u></b>		Online Banking Access	Free
Debit Card Cash Advance	\$ 2.50	Overnight Mail Processing (plus postage)	\$ 15.00
Non-RBFCU or Non-Allpoint Network ATM use (per transaction)	\$ 2.50	Paper Statements (per statement) <i>Some exemptions may apply</i>	\$ 1.00
Non-use of Debit Card (per month)	\$ 1.00	Penalty for Early Club Withdrawal	\$ 20.00
<i>fee begins after 1 year of non-use</i>		Return Mail	\$ 2.00
Plastic Card Replacement	\$ 10.00	Return of Deposit Item	\$ 30.00
Rush Domestic Delivery of Replace Card (additional)	\$ 45.00	Signature Guarantee Service	\$ 10.00
VISA Returned Payment	\$ 30.00	Statement Reprint (per statement)	\$ 5.00
VISA Gift Card (per card)	\$ 4.00	Teller-Phone 24/7 Access	Free
<b>ATM &amp; Visa Debit Card Daily Limits</b>		Teller's Check (payable to third party)	\$ 5.00
ATM Withdrawals & Point-of-Sale Purchases (Debit): \$500 per day (ATM & Visa Debit)		Western Union: Domestic	\$ 25.00
Signature Point-of-Sale Purchases (Credit) & Card Not Present Purchases: \$2,000 per day (Visa Debit Card Only)		Wire Fee: Incoming Domestic	\$ 10.00
Cash Advances: \$300 per day (Visa Debit Card Only)		Wire Fee: Outgoing Domestic	\$ 25.00

Effective 10/1/2021