



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>LOANS</u>	
Minimum Balance to Avoid Fee	\$ 100.00	ACH Loan Payment by phone (per item)	\$ 10.00
Returned Check/ACH Fee (per item)	\$ 30.00	Early Payoff Letter	\$ 10.00
<u>CHECKING</u>		Loan Modification Fee	\$ 100.00
Basic Checking Monthly Account Service Fee	\$ 5.00	Loan Payment Return	\$ 30.00
Business Checking Monthly Account Service Fee	\$ 10.00	MessagePay Loan Payment Fee (One-time and Recurring Payments via ACH or Debit Card)	\$ 5.99
Check Exception Processing	\$ 15.00	<u>OTHER SERVICES</u>	
Flex Checking Monthly Account Service Fee	\$ 5.00	Account Closed within 60 days of Opening	\$ 25.00
Copy of Cleared Check (per item)	\$ 5.00	Account Reopened within 60 days of Closing	\$ 25.00
Copy of Cleared Check (per item, over 1 year)	\$ 10.00	Account Research (per hour, 1 hour minimum)	\$ 20.00
Each Check Processed	Free	Account Verification Letter	\$ 20.00
Returned Check/ACH Fee (per item)	\$ 30.00	Cashier's Check (certified equivalent)	\$ 10.00
Overdraft Courtesy Pay (per item)	\$ 30.00	Check Collection: Foreign Item	\$ 30.00
Overdraft Transfer (per item)	\$ 10.00	Coin Processing (per roll)	\$ 0.05
Stop Payment (per item)	\$ 30.00	Corporate Check Copy (less than 6 months old)	\$ 5.00
Stop Payment Range-sequentially numbered (up to 25 items)	\$ 40.00	Corporate Check Copy (more than 6 months old)	\$ 20.00
Temporary Checks (set of 4)	\$ 2.00	Dormant Account Fee (per month)	\$ 5.00
<u>BILL PAY</u>		<i>fee begins after 2 years of dormancy</i>	
Merchant Return Fee (per item)	\$ 35.00	Escheat Processing (per account)	\$ 50.00
NSF-Insufficient Funds (per item)	\$ 50.00	Faxing (per page)	\$ 1.00
Stop Payment (per item)	\$ 50.00	IRA Closed Account	\$ 20.00
Stop Payment (range of items)	\$ 80.00	Levy Processing	\$ 100.00
<u>PLASTIC CARD</u>		Money Order (not valid over \$1,500)	\$ 5.00
Debit Card Cash Advance	\$ 2.50	Notary Public Service	Free
Non-RBFCU or Non-Allpoint Network ATM use (per transaction)	\$ 2.50	Overnight Mail Processing (plus postage)	\$ 15.00
Non-use of Debit Card (per month)	\$ 1.00	Paper Statements (per statement) <i>Some exemptions may apply</i>	\$ 1.00
<i>fee begins after 1 year of non-use</i>		Penalty for Early Club Withdrawal	\$ 20.00
Plastic Card Replacement	\$ 10.00	Return Mail	\$ 2.00
Rush Domestic Delivery of Replace Card (additional)	\$ 45.00	Return of Deposit Item	\$ 30.00
VISA Returned Payment	\$ 30.00	Signature Guarantee Service (Medallion)	\$ 10.00
VISA Gift Card (per card)	\$ 4.00	Statement Reprint (per statement)	\$ 5.00
ATM & Visa Debit Card Daily Limits		Teller's Check (payable to third party)	\$ 5.00
ATM Withdrawals & Point-of-Sale Purchases (Debit): \$500 per day (ATM & Visa Debit)		Wire Fee: Incoming Domestic	\$ 10.00
Signature Point-of-Sale Purchases (Credit) & Card Not Present Purchases: \$2,000 per day (Visa Debit Card Only)		Wire Fee: Outgoing Domestic	\$ 25.00
Cash Advances: \$300 per day (Visa Debit Card Only)			

Effective 3/1/2025