

## Truth in Savings Fee Schedule

An important benefit of membership is most fees and charges are lower than other financial institutions. Compare us and you will find many RBFCU services are free! The following fees may be assessed in connection with your accounts without advance notice to you. All fees are assessed at the time of service or deducted from your account. If the Available Balance is insufficient, you will be notified to pay the required fee. We may charge any of your accounts for any fee due. Any fees or charges assessed to us for extra service or special handling of your account will be passed on to you. This Fee Schedule is subject to change at any time. Members will be notified as required by law of any changes in charges that may be imposed on an account.

Membership		
	<b>FREE</b>	Membership at Randolph-Brooks is <b>FREE</b> ; just maintain the required minimum balance of \$1 in your primary savings account.
Savings Accounts		
<b>Savings</b>	<b>FREE</b>	
<b>RBFCU Classic Money Market</b>	<b>FREE</b>	
<b>RBFCU Choice Money Market</b>	<b>FREE</b>	
Checking Accounts		
<b>Really Free Checking</b>	<b>FREE</b>	
General Services		
<b>Account Reconciliation Research</b>	\$15 per hour	
<b>Alternative Overdraft Protection Plans</b>	<b>FREE</b>	There are no fees to transfer or advance funds from your linked accounts to cover an overdraft. Upon an advance from your RBFCU Line of Credit, an interest charge will begin to accrue.
<b>Bill Pay Service</b>	<b>FREE</b>	Optional expedited same-day bill payment service is available for a fee of \$12 charged by CheckFree.
<b>Calls to our Member Service Center</b>	<b>FREE</b>	
<b>Cashier's Check</b>	\$3 each	
<b>Coin Processing Fee (Member)</b>	5% of value	
<b>Coin Processing Fee (Non-member)</b>	8% of value	
Copies		
<b>Checks</b>	\$1 per copy	(in excess of two copies per month)
<b>Statement</b>	\$1.50 per copy	
<b>Courtesy Pay Fee</b>	\$24 per item	We charge a Courtesy Pay Fee for each item we pay that overdraws your Account. Please refer to the "Overdrafts and Overdraft Protection" section within your Membership and Account Agreement.  There is a <u>limit of nine (9)</u> total Courtesy Pay and Insufficient Funds Fees combined we can

		charge you per day for overdrawing your account.
<b>Collection Items</b>		
<b>Domestic (sent or received)</b>	\$5 per item	
<b>Foreign (sent or received)</b>	\$15 per item	Any external fees imposed by the issuing or paying institution are deducted from the collected item.
<b>Electronic Statement</b>	<b>FREE</b>	With enrollment of Paperless Preference
<b>Electronic Deposits</b>	<b>FREE</b>	
<b>Electronic Deposit Check Images</b>	<b>FREE</b>	
<b>Fax Fee</b>	\$2.50 per item	We do not fax items for non-members. If a member is faxing an item related to RBFCU business, the fax is free.
<b>Identity Fraud Protection - ID Protect Basic</b>	\$1 per month	We no longer offer this service to new or existing members who previously did not enroll in an identity monitoring service.
<b>Identity Fraud Protection - ID Protect Plus</b>	\$4.95 per month	We no longer offer this service to new or existing members who previously did not enroll in an identity monitoring service.
<b>Identity Fraud Protection – MemberSafe</b>	\$5.95 per month	
<b>Inactive Account</b>	\$5 per month	For information on Inactive, please refer to the “Definitions” section within your Membership and Account Agreement.
<b>Insufficient Funds Fee</b>	\$24 per item	We charge this fee for each item that is presented for payment and returned unpaid due to insufficient funds to cover the item.  There is a <u>limit of nine (9)</u> total Courtesy Pay and Insufficient Funds Fees combined we can charge you per day for overdrawing your account.
<b>Insufficient Funds Fee - UCF</b>	\$24 per item	We charge this fee for each item that is presented for payment and returned unpaid due to insufficient funds to cover the item.  There is a <u>limit of nine (9)</u> total Courtesy Pay and Insufficient Funds Fees combined we can charge you per day for overdrawing your account.
<b>Levy or Garnishment</b>	\$50 per notice	
<b>Medallion Signature Guarantee</b>	\$25	
<b>Money Orders</b>	\$1 each	
<b>Notary Service</b>	<b>FREE</b>	
<b>Non-member Check Cashing Fee</b>	\$5 per item	
<b>Online Banking Account Access</b>	<b>FREE</b>	

<b>Postage Expense Fee</b>	Varies	Postage Expense Fee is assessed when a member requests to overnight the delivery of a cashier's check. Postage Expense fee may vary as postage rates are set by each postage company, UPS Ground or UPS Overnight.
<b>Returned Deposit (Personal Accounts)</b>	\$24 per item	Any item drawn off your personal account or an account with associated account holder from another financial institution that is deposited or cashed against your RBFCU Personal Account, that is returned unpaid for any reason, your RBFCU Personal Account will be assessed a Returned Deposit fee.
<b>RBFCU send</b>	\$0.25 per item	
<b>Standard Checks</b>	<b>FREE</b>	
<b>Stop Payment</b>	\$24 each	
<b>Wire Transfer - Incoming</b>	<b>FREE</b>	
<b>Wire Transfer - Outgoing (Domestic)</b>	\$15	
<b>Wire Transfer - Outgoing (International – Int'l.)</b>	\$40	
<b>ATMs &amp; Freedom Debit Cards</b>		
<b>Signature-based Transactions</b>	<b>FREE</b>	
<b>Withdrawals/Inquiries/Transfers at ATMs owned or affiliated with RBFCU</b>	<b>FREE</b>	ATMs are located at all RBFCU locations, selected off-site locations, and other financial institutions through the CO-OP Network.
<b>Co-Op ATM Transactions</b>	<b>FREE</b>	ATMs are located at all RBFCU locations, selected off-site locations, and other financial institutions through the CO-OP Network.
<b>Non-RBFCU ATM Transactions</b>	\$1 each	Non RBFCU ATM transactions include withdrawals, inquiries and transfers. Fees by the ATM owner or network may also be assessed.
<b>RBFCU ATM Surcharge for non-RBFCU card</b>	\$3 each	
<b>Digital Freedom Debit Card Instant Issuance</b>	<b>FREE</b>	Digital Freedom Debit Card Instant Issuance requires Online Banking access.
<b>Expedited Freedom Card Two-Day Delivery</b>		Expedited Delivery is dependent on the date and time the card is ordered; otherwise, delivery timeframe may be extended past the two-day delivery service.
<b>Domestic (delivered by UPS)</b>	\$35-45 per card	
<b>International</b>	\$45 per card	
<b>Foreign Transaction</b>	<b>FREE</b>	A foreign transaction includes but is not limited to internet transactions with a merchant who processes the transaction in a foreign country.
<b>Safe Deposit Boxes (annual cost)</b>		

<b>2x5 (Live Oak Branch)</b>	\$20	
<b>3x5</b>	\$25	
<b>3x10</b>	\$35	
<b>5x10</b>	\$55	
<b>10x10</b>	\$85	
<b>15x10 (Windcrest Branch)</b>	\$100	
<b>Locksmith Services</b>	\$110 or more	Locksmith fee may vary by vendor.

**Randolph-Brooks Federal Credit Union**  
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