

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 Randolph-Brooks services are free! The following fees may be assessed in connection with your Accounts without advance notice to you.

Membership

Membership at Randolph-Brooks is **FREE**; just maintain the required minimum balance of \$1 in your primary savings account.

Savings Accounts

Regular Savings.....	FREE
Money Market	FREE
(\$2,500 minimum daily balance)	

Checking Accounts

Really Free Checking.....	FREE
ePay Bill Payment Service.....	FREE ¹
Standard Checks-Online	FREE

General Services

Account Reconciliation Research.....	\$15 per hour
Calls to our Member Service Center	FREE
Cashier's Check.....	\$1 each
Copies	
Checks.....	\$1 per copy (in excess of two copies per month)
Statement.....	\$1.50 per copy
Collection Items (sent or received)	
Domestic.....	\$5 per item
Foreign.....	Varies ²
Courtesy Pay	\$24 per item ³
Electronic Statement.....	FREE
Fax Fee.....	\$2.50 per item ⁴
Garnishment or Levy.....	\$25 per notice
ID Protect Plus.....	\$4.95 per month ⁵
Inactive Account.....	\$5 per month ⁶
Insufficient Funds Fee.....	\$24 per item
Insufficient Funds Fee - UCF	\$24 per item
MasterCard® Gift Card	\$3 per card
Money Orders	\$1 each
Net Branch Online	
Account Access	FREE
Notary Service	FREE
Non-member Check Cashing Fee.....	\$3 per item
Overdraft Protection (auto transfer from savings or LOC).....	FREE
Reg D Excessive Transfer Fee	\$12 per item ⁷
Returned Deposit.....	\$24 per item
Signature Guarantee.....	FREE
Stop Payment	\$24 each
Wire Transfer	
Incoming	FREE
Outgoing (Domestic)	\$10
Outgoing (International)	\$50

ATMs & Freedom Debit Cards

Signature-based Transactions	FREE
Withdrawals/Inquiries/Transfers at ATMs owned or affiliated with Randolph-Brooks ⁸	FREE
Co-Op ATM Transactions ⁸	FREE
Foreign ATM Transactions (members).....	\$1 each
ATM Surcharge (non-member)	\$3 each

Safe Deposit Boxes (annual cost)

2x5 (Live Oak Branch)	\$15
3x5.....	\$20
3x10.....	\$30
5x10.....	\$50
10x10.....	\$75
15x10 (Windcrest Branch).....	\$100
Locksmith Services	\$110 or more

Please Note

All fees are assessed at the time of service or deducted from your account. If the 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.

¹Optional expedited same-day bill payment service is available for a fee of \$12 charged by CheckFree.

²If we must send a check or draft for collection, any outside fees will be charged to your Account.

³The Courtesy Pay fee is assessed for transactions that we choose to pay when no other form of overdraft protection is available. Due to regulatory requirements, a member must "opt in" to receive the services of Courtesy Pay. We pay all checks and debits on your checking account in order of arrival sequence throughout the day.

⁴We do not fax items for non-members. If a member is faxing an item related to RBFCU business, the fax is free.

⁵Identity Fraud Protection

⁶Accounts are "inactive" when there is no activity or contact initiated by you for 12 consecutive months.

⁷Reg D transfer limitation of six electronic or preauthorized transfers per month was exceeded. After the sixth transaction, an electronic or preauthorized item presented for payment is charged a \$12 fee and could be returned as unpaid. NOTE: Items submitted for payment are subject to credit union review.

⁸ATMs are located at all Randolph-Brooks locations, selected off-site locations, and other financial institutions through the CO-OP Network.

Randolph-Brooks Federal Credit Union

P.O. Box 2097

Universal City, TX 78148-2097

210-945-3300 (San Antonio)

512-833-3300 (Austin)

972-377-3303 (Dallas)

Toll Free 1-800-580-3300

<https://www.rbfcu.org/>