



**Business Account Agreement**

**Business Account Fee Schedule**

# Business Account Agreement

We are providing you with our Business Account Agreement (the "Agreement" as further defined below). The Membership and Account Agreement was provided to you at the opening of your Primary Savings Account (personal account) and the information provided in that Agreement is applicable to all business accounts, with the exception of provisions specifically pertaining to consumer accounts. **This Business Account Agreement does not replace the Membership and Account Agreement. If there are any differences between the two agreements, this Business Account Agreement is meant to take precedence over the Membership and Account Agreement relative to business accounts. This Agreement relates to business disclosures and requirements only.**

**We urge you to read both Agreements carefully and keep for future reference. Please feel free to contact us at 1-800-580-3300 for further clarification if necessary.**

In this Agreement, each and all of the signers may be referred to as "you," "your," "Account Signer" or "Account Owner." RBFCU may also be referred to as "we," "our," and "us."

The term "Agreement" includes, but is not limited to, this document (M161BB), the Membership and Account Agreement (M161AA), the Account Application, and any other agreement that is applicable to a specific account or service offered by RBFCU. These Agreements, Disclosures, Applications, and Schedules, together with specific terms and conditions governing your Account(s), provided separately, details our relationship with you.

This Agreement will be binding to all owners, signers, personal representatives, executors, administrators, and successors. This Agreement is the contract that governs your business account. You agree and understand that all account information must be kept up to date, including: Name, address, phone number(s) and other contact information as applicable for the Business as well as signers.

This Agreement also refers to and includes other disclosures we may provide to you, including (1) product information, (2) rate information, (3) services and fees, and (4) other disclosures, agreements, and amendments that we may provide to you. All may contain information on fees that apply to your accounts.

**1. Membership Eligibility.** A Business Account may be established if the Account Owner is a member or is eligible for membership in the Credit Union. A business may be eligible for Credit Union membership if the business is listed in our field of membership or is physically located within geographical areas that have been approved by the National Credit Union Administration as being in our field of membership. For sole proprietorships, the individual owner(s) must be within our field of membership. For corporations, all of the corporate shareholders must be within our field of membership. For partnerships, all of the partners must be within our field of membership. For unincorporated associations, limited liability companies, and other businesses and organizations, all of the members of any such association, organization, or company must be within our field of membership.

**2. Organizational Accounts.** An organization may open an account with RBFCU if the organization is listed in our field of membership or is physically located within geographical areas that have been approved by the National Credit Union Administration as being in our field of membership. The organization must be assigned a taxpayer identification number through the IRS.

**3. Business Accounts.** The term "Business Account" means any Account maintained or opened by or in the name of any corporation, partnership, sole proprietorship, unincorporated association or club, limited liability company, or any other organization. The words "you" and "your" refer to the Account Owner named on the Non-Personal Membership Application or any other document or instrument executed in connection with the opening, maintenance, or modification of any Business Account in addition to the other terms of this Business Account Agreement ("Agreement"). In the event of a conflict between the terms in the Agreement and other parts of the Membership and Account Agreement, the terms and conditions herein shall control.

a) You expressly represent that: (i) the business named on any Application is duly organized, validly existing, and in good standing under the laws of the state where organized and has filed the necessary organizational documents with the Texas Secretary of State's office or County office in a manner sufficient to ensure that no other person or entity shall conduct business under the same name or any name deceptively similar to that of the Account Owner, (ii) each officer, partner, agent, representative, or other party who signs on any Application as an Authorized Signer is qualified and authorized to sign in the capacity represented and is empowered to so act on behalf of the Account Owner named, and (iii) the Account Owner named on any Application is either presently a member of the Credit Union or is eligible to apply for membership in keeping with the membership requirement set forth in this Agreement.

b) Any of the Authorized Signers on any Application shall be authorized to transact business on behalf of the Account Owner with respect to the Business Account(s) designated on the Application and are authorized to (i) deposit and withdraw any of the funds of the Account Owner in such Business Account(s), whether represented by cash, checks, notes, any electronic transactions, or other evidences of debit or credit, (ii) sign for and receive the statements and records of the Account Owner with respect to any such Business Account(s), (iii) stop payment against checks or other payment orders, (iv) make withdrawals or transfers from any such Business Account(s) for the purpose of purchasing Certificates, and (v) make any other agreements and stipulations with us with respect to such Business Account(s) and to bind the Account Owner thereto.

c) The endorsement of the Account Owner of items for deposit may be written or stamped without designation of the party making the endorsement.

d) We are authorized to honor any and all withdrawals of the Account Owner's funds by any of the Authorized Signers, whether such withdrawals are presented for cash or for credit to the personal account of such party, and we need make no inquiry concerning any such action. You acknowledge that you may not stipulate that withdrawals and other actions be performed and signed by two or more Authorized Signers. You

agree that any designation by you requiring the signatures of two or more persons is for your internal business purposes only and is not binding on us.

e) We will not be liable for any loss occasioned by the fraud, negligence, or misapplication of funds by any of the Authorized Signers. The Account Owner and all of the Authorized Signers, jointly and individually, agree to defend, indemnify, and hold RBFCU harmless of any claims, demands, expenses, losses or damages, resulting from or directly or indirectly related to any such activity of such parties with regard to any Business Account maintained with us.

f) The Account Owner and the Authorized Signers agree to execute or provide such additional documentation as we may require or deem appropriate in connection with the opening and maintaining of any Business Account.

g) The Account Owner and all Authorized Signers authorize us to recognize the facsimile signature(s) appearing on any Application and to charge the Account Owner for all checks, withdrawals, or similar orders drawn on business accounts maintained by the Account Owner. We will be so authorized so long as any facsimile signature reasonably resembles the facsimile signature appearing on any Application.

h) We may adopt policies from time to time under which we may issue Debit Cards, other electronic access devices, or personal identification numbers (PINs) to persons designated by the Account Owner, at the Account Owner's request. You acknowledge and agree that the issuance of any access device or PIN in connection with a Business Account affords ready access to the Business Account by the person or persons authorized by the Account Owner, as well as other persons who are provided access to the access device or PIN, or who otherwise obtain the access device or PIN whether by way of negligence, theft, collusion or otherwise. As a result, you acknowledge and agree that the Account Owner and the persons authorized by the Account Owner to receive any access device or PIN are solely responsible for their use. In addition to the foregoing provisions, electronic funds transfers to and from a Business Account are subject to any additional terms and conditions provided to you at the time your request for an electronic funds transfer service is approved.

i) Cash exchanges are not allowed. Cash must be deposited into the account first and then withdrawn. If sending a runner (a non-signer on the account) for your business, a check payable to "cash" or "petty cash" is required. Identification is required on all transactions. Runners must pass all identification requirements.

j) Check cashing is not available on Business Accounts. Business Accounts must deposit checks and then withdraw funds.

k) Cash Transacting Reporting. To help law enforcement agencies detect illegal activities, the regulation requires that we gather and report information on some cash transactions. If the information we need to complete the report is not provided at the time of the transaction by you or the person conducting the transaction on your behalf, we will refuse the transaction. This includes (but not limited to) refusing not to provide current occupation and/or source of funds (who you received the currency from).

l) For businesses requiring a coin counter, please refer to the Membership and Account Agreement for rules regarding use of the coin counters.

m) Large Cash Withdrawals. We require advance notice for large cash withdrawals. The length of advance notice is dependent on (but not limited to) (i) time of year (holidays, location specific festivals, etc.) (ii) Pay days (iii) branch location. For large cash withdrawals we will ask for the purpose of the request. We reserve the right to deny the transaction.

n) Identification Requirements. We require all members and non-members transacting business with RBFCU in any capacity to be identified with the forms of identification accepted by RBFCU. We require said Parties to provide information and documentation to support their request which will be reviewed and must be deemed compliant with our Identification Policy. **We maintain the right to refuse the transaction/request based on the information and/or documentation provided. Additionally, if a person or entity refuses to adhere to our Identification Policy, we will deny the transaction and/or request.**

o) Limitation of Services. We reserve the right to freeze or close your account for the following reasons (but not limited to): (i) we cannot verify your identity (ii) we suspect fraudulent or suspicious activity (iii) if we have notified you to cease certain transactions and the activity continues, we will either restrict your services or close your account (business). By opening an account with RBFCU, you have agreed to these terms. We will suspend your rights to services if you violate the terms of this agreement. (Refer to the full section of "Limitation of Services" within the Membership and Account Agreement).

p) Monitoring of Transaction. RBFCU monitors all members and transactions. If prohibited activity, suspicious activity and/or unsatisfactory account handling is detected, the Credit Union will review the account and take action either by limiting services or closing the account. Additionally, we reserve the right to contact you about your account activity. We will use the methods listed under "Account Security; Consent to Contact" in the Membership and Account Agreement. Verifying your transactional activity is for security purposes for you as a member as well as the Credit Union. If you refuse to answer the questions needed to validate your account activity or the transaction(s) in question, we reserve the right to restrict your account or close your account depending on the circumstances (for review of restrictions and limitations, please refer to "Limitation of Services" in the Member and Account Agreement).

**RBFCU reserves the right to refuse business relationships with the following high risk categories in accordance with the Bank Secrecy Act (BSA) (list subject to change):**

q) Money Service Business Accounts. We do not accept Business Accounts for businesses engaged in a Money Service Business (MSB). A MSB is generally defined as (i) currency dealer, currency exchanger, currency transfer (ii) a check casher, (iii) an issuer, seller, or redeemer of traveler's checks, money orders, or prepaid cards, or, (iv) a money transmitter.

r) Non-Bank Financial Institution Accounts. We do not accept Non-Bank Financial Institutions (NBFIs) offering financial services. Examples of NBFIs include but are not limited to: securities, investments, pawn brokers, seller/exchanger of precious metals including gold and silver, insurance companies, loan or finance companies. We do not service the following: (i) used car lots that accept payments directly, also known as "Buy here/Pay Here" (ii) used car lots using third party financing (iii) dealership accounts.

- s) Marijuana/Cannabis Related Business. We do not accept business accounts offering any services related to marijuana/cannabis/hemp nor any marijuana by-product nor derivative due to the inherent high risk, the regulatory monitoring requirement, as well as, it remains illegal at the federal level.
- t) Privately Owned ATMs. We do not accept businesses accounts servicing privately owned ATMs. Servicing refers to the following: (i) replenishments (ii) ACH transactions directly related to servicing an ATM.
- u) Third Party Payment Processors. We do not accept business accounts serving as a Third-Party Payment Processor (TPPP). These are businesses that provide payment-processing services to merchants and other business entities, typically initiating transactions on behalf of merchant clients that do not have a direct relationship with the Payment Processor's financial institution. Examples of services include (but not limited to) (i) credit card payments (ii) Automated Clearing House (ACH) debits (iii) creating and depositing remotely created checks (RCCs) or "demand drafts", just to name a few.
- v) Virtual Currency. We do not accept business accounts transacting in any type of virtual currency (crypto-currency) services or transactions. Prohibited transactions include, but are not limited to: (i) wires (incoming/outgoing) (ii) ACH transactions (incoming/outgoing) (iii) privately owned ATMs dealing specifically with crypto-currency and (iv) credit or debit card transactions.
- w) Internet Gambling – (Unlawful Internet Gambling Enforcement Act of 2006). The Credit Union is prohibited from processing illegal transactions, through your accounts or through our relationship with you, including unlawful Internet Gambling transactions. You may not use your account in any manner or for any transaction that we believe poses an undue risk of illegality. **We will refuse to process any such activity. We will impose restrictions on your account including closing your account if you engage in unlawful activity.** If you use your account relationship or engage in a transaction that is determined to be illegal, you will be liable to us. You waive any right to take legal action against the Credit Union for any illegal use or transactions and you agree to indemnify, defend, and hold harmless the Credit Union and any third-party processors from and against any lawsuits, other legal action, or liability that results directly or indirectly from such illegal use or transactions. **You agree to certify to us at account opening and, if requested, annually that you do not engage in an Internet Gambling businesses.** You authorize us to investigate the Account Owner, the principals', and the Authorized Signers' background, including without limitation, any financial institution and payment processor references. You also agree to notify us immediately if at any time the Account Owner's business changes in any way that causes any prior certification to be inaccurate. If you certify to us that the Account Owner(s) has legal authority to engage in an Internet Gambling business, you acknowledge and agree that we will close the account at our sole and absolute discretion. Additionally, if internet gambling activity is detected during our routine monitoring of accounts, we reserve the right to close the account without prior notification to you.

**4. Business Accounts –Beneficial Ownership.** Individuals establishing a new business relationship and current business owners adding a new product/service will be required to provide additional information. This Federal Regulatory requirement transpired in order for financial institutions to assist the government fight financial crime. RBFCU must obtain, verify and record information about the beneficial owners of legal entities. The regulation also requires the disclosure of key individuals who own and control the legal entity. These are known as the "Beneficial Owner" and the "Control Person". For the purposes of this regulation, a **legal entity** includes a Corporation, Limited Liability Company (LLC) or other entity that is created by a filing of a public document with a Secretary of State or similar office, a General Partnership, and any similar business entity formed in the United States. **RBFCU requires Texas registration for all legal entities in spite of where the legal entity was originally established.** A "Beneficial Owner" is each individual who owns, directly or indirectly, 25 percent or more of the legal entity. The "Control Person" is an individual with significant responsibility to manage, direct or control the legal entity. Examples are, but not limited to: Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President or Treasurer. Note: While a legal entity may have more than one individual that qualifies for the designation of "Beneficial Owner", only one "Control Person" is allowed in order to comply with the regulation. To further comply with the regulatory requirements, a "Certification of Beneficial Ownership" form must be completed by the person opening the new account or the person updating the existing legal entity account on their behalf. The Certification of Beneficial Ownership form is provided by the Credit Union. Information needed for the form is as follows: (i) the name, address, date of birth, valid identification approved by the Credit Union as well as Social Security number. **Note: An updated Certification of Beneficial Ownership is required when there are changes to accounts, business structure, business ownership, or adding products/services to an existing account this includes safe deposit boxes and loans (this list is subject to change).** In addition, a new Certification of Beneficial Ownership form will be required at the time a lending product renews, extends or is modified as well as Certificate renewals. **You agree to notify the Credit Union when changes occur. You understand and agree to complete a new Certification of Beneficial Ownership form. We reserve the right to deny a business account or the add-on of products and services if the information and documentation listed above is not provided.**

**5. Business Account Maintenance.** In order to add or delete Authorized Signers from any Business Account, (i) the Account Owner may close the Business Account and open a new Business Account through the execution of a new Non-Personal Membership Application or, (ii) the Account Owner may modify the Business Account to provide for any such addition or deletion by completing a new Membership Application or such other forms as we may require, bearing the signatures of all persons who thereafter are authorized to sign on behalf of the Account Owner. We reserve the right to require that a new Business Account be opened when adding or deleting Authorized Signers. In order to add or delete Authorized Signers on any Business Account, whether by way of Account closure or modification, we may require the presentment of a new certificate of corporate resolution or a new certification and authorization in the case of a sole proprietorship, partnership, association, or other business entity, specifying the action to be taken and setting forth those individuals who thereafter will be authorized to transact business on behalf of the Account Owner. You acknowledge and agree that, if the Account Owner elects to add or delete Authorized Signers by way of Account modification rather than by closing the Business Account(s), we may not be able to verify effectively whether any check presented is signed by an Authorized Signer, and you agree that we are not required to examine any instruments presented. In the event of any Business Account modification, you agree that the Account Owner is solely responsible for denying any deleted signers access to the Business Account and that we will not be liable for the payment of checks or orders signed or made by any deleted signer. **We reserve the right to limit accounts and/or services (refer to "Limitation of Services" in Membership and Account Agreement) and, subject to applicable law, close an account. We will close your account when suspicious activity is detected during monitoring of transactions. We are not obligated to notify you when your account is restricted or closed due to suspicious activity or law enforcement action.**

**6. Right to Refuse Deposit.** At our discretion, we reserve the right to refuse your deposit transaction for the following reasons (but not limited to) (i) restrictions have been placed on your account (see Limitation of services) (ii) the activity is deemed suspicious (iii) you or your delegate fails to provide acceptable identification (see ID section) (iv) you or your delegate refuses to provide additional information needed to complete the transaction. Additionally, we reserve the right to limit the amount that may be deposited, accept all or any part of a deposit for collection only, return all or any part of any deposit or close account(s) subject to applicable regulations. **Note: Please refer to the Membership and Account Agreement for further information on "Right to Refuse Deposit".**

**7. Business Account Fees.** Business Accounts are subject to the rates and fees set forth periodically in the Truth-in-Savings Rate and Fee Schedule, which is incorporated into this Agreement by reference. You acknowledge and agree that any Truth-in-Savings Account Disclosures other than the Rate and Fee Schedule that may be provided to you in connection with a Business Account are made for the benefit of, and are applicable only to natural-person members of the Credit Union who hold an Account primarily for personal, family, or household purposes. To the extent that those disclosures are also accurate with respect to Business Accounts, they are provided for informational purposes only and without any corresponding intent to extend coverage of the Truth-in-Savings Act and implementing regulations to Business Accounts.

**8. Business ACH Transactions.** You agree to adhere to the NACHA Operating Rules regarding all ACH transactions.

- a) RBFCU must receive notification of any invalid or unauthorized ACH transactions bearing a corporate SEC code (i.e. CCD or CTX) before the end of the following business day from the original posting date.
- b) At the request of RBFCU, an accurate record evidencing the Receiver's authorization or contact information for the Originator must be provided for entries requiring debit authorization.
- c) Businesses and Organizations originating more than five ACH transactions per month are required to become ACH Originators and sign our ACH Originator Agreement.
- d) RBFCU reserves the right to revoke ACH privileges.

**9. Liability for Unauthorized Use of the Business Freedom Debit Card and Dispute Resolution Process.** If a transaction was conducted with your Business Freedom Debit Card, you must notify us within 60 days of receiving the statement reflecting the disputed item to ensure Zero Liability for any unauthorized transactions. Failure to notify us within 60 days of RBFCU's transmittal of the statement will result in the denial of the dispute and full liability for the completed transactions.

- a) We will begin our investigation within 10 business days of receiving notice of the disputed item.
- b) If the dispute will take longer than 10 business days, we will provisionally credit your Account the amount disputed, so that you will have use of the funds during the time it takes us to complete our investigation. If we ask you to put your dispute in writing and we do not receive it within 10 business days, we may not credit your Account. For new Accounts (within 30 days of first deposit), we may take up to 20 business days to provisionally credit the amount disputed.
- c) We may take up to 90 days to complete the investigation of the disputed item.
- d) We will notify you of the results within 3 business days after completing our investigation. If the dispute is denied, we will send you a written explanation. You may ask for copies of the documents we used in our investigation. If a provisional credit was issued and we deny the dispute, we will debit your account no sooner than 5 business days from completing our investigation.

**10. Business Account Preauthorized Transfer Stop Payment Orders.**

- a) **Right to Stop Payment of Preauthorized Transfers and Procedure for Doing So.** RBFCU cannot cancel an agreement you have with a third party or revoke the authorization that you have provided a third party for recurring automatic transfers from your account(s). If you have arranged in advance to make regular payments from your Account, you can stop any of these payments.

A stop payment order, a renewal of an order, or a revocation/cancellation of any such order shall not be effective unless delivered to a member of our staff during our regular business hours and until we have had a reasonable opportunity to act on it.

Contact us via the telephone number listed in this disclosure or via our online channels in time for us to receive your request. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge a fee as set forth in our Fee Schedule for each stop payment order you give.

Stop payment request(s) on Electronic Fund Transfers (EFT) will remain in effect until the earlier of: a) the return of the specified EFT transaction; b) a request to withdraw/revoke/cancel the stop payment order by you or another authorized account holder; c) 6 months from the date of the stop payment order. You may renew a stop payment order at any time during this period and the renewal may be subject to a fee as set forth by our Fee Schedule. We may request the renewal to be provided in writing.

**11. Business Wire Transfers and Other Payment Order Transactions.** Please refer to the rules and regulations covered in the Membership and Account Agreement.

**12. Overdrafts, Overdraft Protection and Courtesy Pay.** An overdraft occurs when you do not have enough Available Balance in your account to cover a transaction, but we pay it anyway. You agree to maintain available funds in your account at all times sufficient to pay any withdrawal order (whether verbal, written, or otherwise) or item presented for payment against the account. We are under no obligation to pay any withdrawal order or item (i) the amount of which exceeds the Available Balance in the account upon which the order was made or the item was drawn, or (ii) that would exceed limitations imposed upon the account under our policies and procedures or under applicable law. Checks and debits are presented against your checking account in order of arrival sequence throughout the day.

Courtesy Pay – Courtesy Pay is offered as a courtesy to our members. Do not rely on Courtesy Pay to pay your items – it is intended only as a courtesy in the event you accidentally overdraw your account. Courtesy Pay is a standard overdraft practice included on your Business Checking Account for Checks and ACH transactions made using your Checking Account number, automatic bill payments and everyday debit card (Freedom Check Card) transactions. The amount of the Courtesy Pay fee is set forth in the Business Account Fee Schedule. Courtesy Pay can be revoked at our sole and absolute discretion. There are also other overdraft protection plans (a link to an RBFCU Savings Account or a link to an RBFCU Line of

Credit , if you apply and qualify for such account(s)), and there are no fees associated with these overdraft protection plans. In the event these other overdraft protection plans are utilized, we will use our best efforts to transfer funds from the eligible Savings Account to your Checking Account, or to make an advance of funds under the eligible Line of Credit Agreement to your Account, to remedy the overdraft. Our Courtesy Pay service may be available when no other form of overdraft protection plan is available. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction, even if you have asked us to do so – if we do not authorize and pay an overdraft, your transaction will be declined. In the event that we do not pay such order or item, we will not waive our right to dishonor any subsequent orders or items presented. Each Party to any of your accounts will be jointly and severally liable for overdrafts (including without limitation to applicable fees) and other obligations owed to us that are caused by any other Party to the account. The negative balance and applicable fees must be cleared by you within 45 days. You can make, change or revoke your choices regarding overdraft practices and overdraft protection plans, and optional overdraft practices available for your account, by phone, via secured message or online chat, or in your My Profile in RBFCU Online Banking. If you do not have enough Available Balance in your account to cover a transaction, and at the time of the transaction no overdraft practices or protection plans exist on your account (i.e., you have opted out of all of RBFCU’s overdraft practices and overdraft protection), then the transaction will be declined, the item will be returned unpaid due to insufficient funds and an insufficient fund fee will be charged per item. Please see the Business Account Fee Schedule.

# Business Account 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 RBCU services are free! The following fees may be assessed in connection with your accounts without advance notice to you.

## Business Accounts

Basic Business Checking <sup>A</sup> :	
0-50 items <sup>B</sup> .....	FREE
51+ items <sup>B</sup> .....	\$.25 per item
Preferred Business Checking <sup>A</sup> :	
0-250 items <sup>B</sup> .....	\$5 per month
251+ items <sup>B</sup> .....	\$.25 per item
Elite Business Checking <sup>A</sup> :	
Unlimited items .....	\$15 per month
Organizational Account:	
Unlimited items .....	FREE

## Business Account Services

Business Checks	
Standard Checks .....	FREE
Other Styles .....	Varies
Deposit Bags .....	\$2 each
Returned Deposits (Business Accounts) .....	\$5 per item <sup>C</sup>

## ACH Business Origination Services

ACH Setup Fee (one-time) .....	FREE
Hard Token (RBCU cost) .....	\$50
Soft Token (RBCU cost) .....	\$35
ACH Monthly Fee .....	\$20
ACH Batch Fee .....	FREE
ACH Per Item Fee .....	\$.15
Returned ACH .....	\$5
Notice of Change (NOC) .....	\$5
Late File Submission .....	\$15
File Reversal .....	\$25

## General Services

Account Reconciliation Research .....	\$15 per hour
Bill Pay Service .....	FREE <sup>1</sup>
Calls to our Member Service Center .....	FREE
Cashier's Check .....	\$3 each
Coin Machine Usage .....	5% of value
Copies	
Checks (in excess of two copies per month) .....	\$1 per copy
Statement .....	\$1.50 per copy
Collection Items (sent or received)	
Domestic .....	\$5 per item
Foreign .....	Varies <sup>2</sup>
Courtesy Pay .....	\$.24 per item <sup>3</sup>
Electronic Statement .....	FREE
Electronic Deposits .....	FREE
Electronic Deposit Check Images .....	FREE
Fax Fee .....	\$2.50 per item <sup>4</sup>
ID Protect Plus .....	\$4.95 per month <sup>5</sup>
Inactive Account .....	\$5 per month <sup>6</sup>
Insufficient Funds Fee .....	\$24 per item
Insufficient Funds Fee - UCF .....	\$24 per item
Levy or Garnishment .....	\$50 per notice
Medallion Signature Guarantee .....	\$25
Money Orders .....	\$1 each
Online Banking Account Access .....	FREE
Notary Service .....	FREE
Non-member Check Cashing Fee .....	\$5 per item
Non-member Coin Machine Usage .....	8% of value
Overdraft Protection (auto transfer from savings or LOC) .....	FREE
Returned Deposit (Personal Accounts) .....	\$24 each <sup>7</sup>
Stop Payment .....	\$24 each
Wire Transfer	
Incoming .....	FREE
Outgoing (Domestic) .....	\$15
Outgoing (International) .....	\$40

## ATMs & Freedom Debit Cards

Signature-based Transactions .....	FREE
Withdrawals/Inquiries/Transfers at ATMs owned or affiliated with RBCU <sup>8</sup> .....	FREE
CO-Op ATM Transactions <sup>8</sup> .....	FREE

Foreign ATM Transactions (members) .....	\$1 each
ATM Surcharge (non-member) .....	\$3 each
Digital Freedom Debit Card Instant Issuance <sup>9</sup> .....	FREE
Expedited Freedom Card Two-Day Delivery <sup>10</sup>	
Domestic (delivered by UPS) .....	\$35-\$45 per card
International .....	\$45 per card

## Safe Deposit Boxes (annual cost)

2x5 (Live Oak Branch) .....	\$20
3x5 .....	\$25
3x10 .....	\$35
5x10 .....	\$55
10x10 .....	\$85
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 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.

<sup>A</sup>Monthly business account fees are waived when the following criteria are met: \$50,000 business loan balance, ACH Origination Agreement with RBCU, Merchant or Payroll processing through RBCU's provider or enrollment in My Business Elite Pro (a 3rd party business account service available for a fee).

<sup>B</sup>"Item" means any check, ACH, funds transfer, teller cash withdrawal, ATM withdrawal, debit card purchase, fee, charge, or other amount that is added to or subtracted from your account.

<sup>C</sup>Any item from another financial institution that is deposited to your RBCU Business Account that is returned unpaid for any reason, your RBCU Business Account is assessed a Returned Deposit fee.

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

<sup>2</sup>If we must send a check or draft for collection, any outside fees will be charged to your account; in addition to the \$5 Collection fee.

<sup>3</sup>The Courtesy Pay fee is assessed for transactions that we choose to pay when no other form of overdraft protection is available. Checks and debits are presented against your checking account in order of arrival sequence throughout the day.

PERSONAL ACCOUNTS: Courtesy Pay is automatically added to each account to cover checks and ACH transactions. Due to regulatory requirements, a member must "Opt In" to receive the services of Courtesy Pay on debit card transactions.

BUSINESS ACCOUNTS: Courtesy Pay is automatically added to each Business Account to cover checks, ACH and debit card transactions. A Business Member may "Opt Out" of Courtesy Pay services.

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

<sup>5</sup>Identity Fraud Protection.

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

<sup>7</sup>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 RBCU Personal Account, that is returned unpaid for any reason, your RBCU Personal Account will be assessed a Returned Deposit fee.

<sup>8</sup>ATMs are located at all RBCU locations, select off-site locations, and other financial institutions through the CO-OP Network.

<sup>9</sup>Digital Freedom Debit Card Instant Issuance requires Online Banking access.

<sup>10</sup>Expedited Delivery is dependent on the date and time the card is ordered; delivery timeframe may be extended past the two-day delivery service.

## Randolph-Brooks Federal Credit Union

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