

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.

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
RBFCU Classic Money Market	FREE
(\$2,500 minimum daily balance)	
RBFCU Choice Money Market	FREE
(\$2,500 minimum daily balance)	

Checking Accounts

Really Free Checking.....	FREE
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General Services

Account Reconciliation Research.....	\$15 per hour
Bill Pay Service.....	FREE ¹
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 ²
Courtesy Pay	\$24 per item ³
Electronic Statement.....	FREE
Electronic Deposits	FREE
Electronic Deposit Check Images	FREE
Fax Fee.....	\$2.50 per item ⁴
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
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 per item ⁷
Standard Checks	FREE
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 RBFCU ⁸	FREE
Co-Op ATM Transactions ⁸	FREE
Non-RBFCU ATM Transactions (members).....	\$1 each
ATM Surcharge (non-member)	\$3 each
Digital Freedom Debit Card Instant Issuance ⁹	FREE
Expedited Freedom Card Two-Day Delivery ¹⁰	
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.

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; in addition to the \$5 Collection fee.

³The 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.

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.

⁷Any 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.

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

⁹Digital Freedom Debit Card Instant Issuance requires Online Banking access.

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

Randolph-Brooks Federal Credit Union

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