

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. 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		
	FREE	Membership at Randolph-Brooks is FREE ; just maintain the required minimum balance of \$1 in your Primary Savings Account.
Savings Accounts		
Savings	FREE	
RBFCU Classic Money Market	FREE	
RBFCU Choice Money Market	FREE	
Checking Accounts		
Really Free Checking	FREE	
General Services		
Account Reconciliation Research	\$35 per hour	
Alternative Overdraft Protection Plans	FREE	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.
Bill Pay Service	FREE	
Calls to our Member Service Center	FREE	
Cashier's Check	\$3 each	Effective 01/15/2026, the fee will increase to \$5.
Coin Processing Fee (Member)	5% of value	
Coin Processing Fee (Non-member)	8% of value	
Copies		
Checks	\$1 per copy	(In excess of two copies per month)
Statement	\$1.50 per copy	Effective 01/15/2026, the fee will increase to \$3.
Courtesy Pay Fee	\$24 per item for transactions over \$5.	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 five (5)</u> total Courtesy Pay and Insufficient Funds Fees combined we can charge you per day for overdrawing your account.

Collection Item Processing		Any external fees imposed by the issuing or paying institution are deducted from the collected item.
Domestic (sent or received)	\$5 per item	Effective 01/15/2026, the fee will increase to \$50. Includes checks such as, but not limited to, Gas Lease, Land, Oil and Travelers cheques.
Foreign (sent or received)	\$15 per item	Effective 01/15/2026, the fee will increase to \$50 per item. Includes checks drawn from foreign financial institutions. Some limitations may apply.
Electronic Statement	FREE	With enrollment of Paperless Preference
Electronic Deposits	FREE	
Electronic Deposit Check Images	FREE	
Excessive Transaction Fee	\$12 per Excessive Transaction	Money Market Accounts are limited to six (6) withdrawals and/or outgoing transfers per month. Transactions subject to this limitation include withdrawals or outgoing transfers completed in-person, over the phone, electronically, or preauthorized.
Fax Fee	\$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.
Identity Fraud Protection - ID Protect Basic	\$1 per month	We no longer offer this service to new or existing members who previously did not enroll in an identity monitoring service.
Identity Fraud Protection - ID Protect Plus	\$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.
Identity Fraud Protection – MemberSafe®	\$5.95 per month	
Inactive Account Fee	\$5 per month	Effective 01/15/2026, the fee will increase to \$10. We charge this fee when (i) an account has one year without member initiated transaction activity, (ii) is a Single-Party deceased account, or (ii) has returned correspondence due to incorrect address information.
Insufficient Funds Fee	\$24 per item for items over \$5.	We charge this fee for each item that is presented for payment and returned unpaid due to insufficient funds. There is a <u>limit of five (5)</u> total Courtesy Pay and Insufficient Funds Fees combined we can charge you per day for overdrawing your account.
Insufficient Funds Fee - UCF	\$24 per item for items over \$5.	We charge this fee for each item that is presented for payment and returned unpaid due

		to recent deposits not yet collected from the payor; uncollected funds. There is a <u>limit of five (5)</u> total Courtesy Pay and Insufficient Funds Fees combined we can charge you per day for overdrawing your account.
Legal Process Fee*	\$50 per notice	*As used in this Agreement and in the Account Statements, "Legal Process Fee" includes and is not limited to: Levies, Garnishments, Liens, Receiverships, Turnover Orders, and other orders or attachments which require processing, regardless of whether or not funds are paid.
Medallion Signature Guarantee	\$25 per visit	
Money Orders	\$1 each	
Notary Service	FREE	Texas notaries cannot make certified copies of recordable documents. RBFCU does not notarize Trusts or Wills.
Non-member Check Cashing Fee	\$5 per item	
Online Banking Account Access	FREE	
Postage Expense Fee	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.
RBFCU send	FREE	
Standard Checks	FREE	
Stop Payment	\$24 each	
Wire Transfer - Incoming	FREE	
Wire Transfer - Outgoing (Domestic)	\$15	Effective 01/15/2026, the fee will increase to \$25.
Wire Transfer - Outgoing (International – Int'l.)	\$40	
ATMs & Freedom Debit Cards		
Signature-based Transactions	FREE	
Withdrawals/Inquiries/Transfers at ATMs owned or affiliated with RBFCU	FREE	ATMs are located at all RBFCU locations, selected off-site locations, and other financial institutions through the CO-OP Network.
CO-OP ATM Transactions	FREE	ATMs are located at all RBFCU locations, selected off-site locations, and other financial institutions through the CO-OP Network.
Non-RBFCU ATM Transactions	\$1 each	Non RBFCU ATM transactions include withdrawals, inquiries and transfers. Fees by the ATM owner or network may also be assessed.
RBFCU ATM Surcharge for non-RBFCU card	\$3 each	

Digital Freedom Debit Card Instant Issuance	FREE	Digital Freedom Debit Card Instant Issuance requires Online Banking access.
Expedited Freedom Card Two-Day Delivery		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.
Domestic (delivered by UPS)	\$35-45 per card	
International	\$45 per card	
Foreign Transaction	FREE	A foreign transaction includes but is not limited to internet transactions with a merchant who processes the transaction in a foreign country.
Safe Deposit Boxes (annual cost)		
2x5 (Live Oak Branch)	\$20	Effective 01/15/2026, the fee will increase to \$40.
3x5	\$25	Effective 01/15/2026, the fee will increase to \$50.
3x10	\$35	Effective 01/15/2026, the fee will increase to \$70.
5x10	\$55	Effective 01/15/2026, the fee will increase to \$110.
10x10	\$85	Effective 01/15/2026, the fee will increase to \$170.
15x10 (Windcrest Branch)	\$100	Effective 01/15/2026, the fee will increase to \$200.
Locksmith Services	\$110 or more	Locksmith fee may vary by vendor.

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