

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		
	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	\$15 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	Optional expedited same-day bill payment service is available for a fee of \$12 charged by CheckFree.
Calls to our Member Service Center	FREE	
Cashier's Check	\$3 each	
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	
Courtesy Pay Fee	\$24 per item	<p>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.</p> <p>There is a <u>limit of nine (9)</u> total Courtesy Pay and Insufficient Funds Fees combined we can</p>

		charge you per day for overdrawing your account.
Collection Items		
Domestic (sent or received)	\$5 per item	
Foreign (sent or received)	\$15 per item	Any external fees imposed by the issuing or paying institution are deducted from the collected item.
Electronic Statement	FREE	With enrollment of Paperless Preference
Electronic Deposits	FREE	
Electronic Deposit Check Images	FREE	
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	\$5 per month	For information on Inactive, please refer to the “Definitions” section within your Membership and Account Agreement.
Insufficient Funds Fee	\$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.
Insufficient Funds Fee - UCF	\$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.
Levy or Garnishment	\$50 per notice	
Medallion Signature Guarantee	\$25	
Money Orders	\$1 each	
Notary Service	FREE	
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.
Returned Deposit (Personal Accounts)	\$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.
RBFCU send	\$0.25 per item	
Standard Checks	FREE	
Stop Payment	\$24 each	
Wire Transfer - Incoming	FREE	
Wire Transfer - Outgoing (Domestic)	\$15	
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	
3x5	\$25	
3x10	\$35	
5x10	\$55	
10x10	\$85	
15x10 (Windcrest Branch)	\$100	
Locksmith Services	\$110 or more	Locksmith fee may vary by vendor.

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