



Service Fee Schedule

Raritan Bay FCU's service fees are structured to cover the cost of providing a particular service and to encourage the use of less costly services. We also feel that the user of a service should bear the cost of the services and that the general membership should not bear these expenses. You will find our fee schedule to be the most competitive and user-affordable in the community.

<u>MEMBERSHIP</u>		<u>MONEY MARKET</u>	
Par Value of One Full Share Savings	\$ 5.00	Fee for Exceeding 6 Transfers and Withdrawals: check or by teller (per transaction)	\$ 10.00
<u>SAVINGS</u>		Fee on Balances Below \$2,500	\$ 4.00
Fee on Balance Below Minimum	\$ 4.00	<u>LOANS</u>	
Minimum Balance to Avoid Fee	\$ 100.00	ACH Loan Payment by phone (per item)	\$ 10.00
Returned Check/ACH Fee (per item)	\$ 30.00	Early Payoff Letter	\$ 10.00
<u>CHECKING</u>		Loan Modification Fee	\$ 100.00
Basic Checking Monthly Account Service Fee	\$ 5.00	Loan Payment Return	\$ 30.00
Business Checking Monthly Account Service Fee	\$ 10.00	Online Loan Payment Fee (One-time ACH)	\$ 0.50
Check Exception Processing	\$ 15.00	Online Loan Payment Fee (One-time Debit Card)	\$ 10.00
Flex Checking Monthly Account Service Fee	\$ 5.00	Online Loan Payment Fee (Recurring ACH)	\$ 0.00
Copy of Cleared Check (per item)	\$ 5.00	<u>OTHER SERVICES</u>	
Copy of Cleared Check (per item, over 1 year)	\$ 10.00	Account Closed within 60 days of Opening	\$ 25.00
Each Check Processed	Free	Account Reopened within 60 days of Closing	\$ 25.00
Returned Check/ACH Fee (per item)	\$ 30.00	Account Research (per hour, 1 hour minimum)	\$ 20.00
Overdraft Courtesy Pay (per item)	\$ 30.00	Account Verification Letter	\$ 20.00
Overdraft Transfer (per item)	\$ 10.00	Cashier's Check (certified equivalent)	\$ 10.00
Stop Payment (per item)	\$ 30.00	Check Collection: Foreign Item	\$ 30.00
Stop Payment Range-sequentially numbered (up to 25 items)	\$ 40.00	Coin Processing (per roll)	\$ 0.05
Temporary Checks (set of 4)	\$ 2.00	Corporate Check Copy (less than 6 months old)	\$ 5.00
<u>BILL PAY</u>		Corporate Check Copy (more than 6 months old)	\$ 20.00
Merchant Return Fee (per item)	\$ 35.00	Dormant Account Fee (per month)	\$ 5.00
NSF-Insufficient Funds (per item)	\$ 50.00	<i>fee begins after 2 years of dormancy</i>	
Stop Payment (per item)	\$ 50.00	Escheat Processing (per account)	\$ 50.00
Stop Payment (range of items)	\$ 80.00	Faxing (per page)	\$ 1.00
<u>PLASTIC CARD</u>		IRA Closed Account	\$ 20.00
Debit Card Cash Advance	\$ 2.50	Levy Processing	\$ 100.00
Non-RBFCU or Non-Allpoint Network ATM use (per transaction)	\$ 2.50	Money Order (not valid over \$1,500)	\$ 5.00
Non-use of Debit Card (per month)	\$ 1.00	Notary Public Service	Free
<i>fee begins after 1 year of non-use</i>		Overnight Mail Processing (plus postage)	\$ 15.00
Plastic Card Replacement	\$ 10.00	Paper Statements (per statement) <i>Some exemptions may apply</i>	\$ 1.00
Rush Domestic Delivery of Replace Card (additional)	\$ 45.00	Penalty for Early Club Withdrawal	\$ 20.00
VISA Returned Payment	\$ 30.00	Return Mail	\$ 2.00
VISA Gift Card (per card)	\$ 4.00	Return of Deposit Item	\$ 30.00
ATM & Visa Debit Card Daily Limits		Signature Guarantee Service (Medallion)	\$ 10.00
ATM Withdrawals & Point-of-Sale Purchases (Debit): \$500 per day (ATM & Visa Debit)		Statement Reprint (per statement)	\$ 5.00
Signature Point-of-Sale Purchases (Credit) & Card Not Present Purchases: \$2,000 per day (Visa Debit Card Only)		Teller's Check (payable to third party)	\$ 5.00
Cash Advances: \$300 per day (Visa Debit Card Only)		Wire Fee: Incoming Domestic	\$ 10.00
		Wire Fee: Outgoing Domestic	\$ 25.00

Effective 8/1/2024