

Rancho Federal

CREDIT UNION

SCHEDULE OF FEES

March 1, 2018

GENERAL FEES

Account Below Par Value	\$5
(After 30 days)	
Account One-Time Membership fee	\$5
Account Closure Before 180 Days	\$25
Account Inactive 1 year	\$5
Account Information or Verification Letter	\$15
Account Levy/Tax Liens/Subpoenas	\$50
Account Reopen	\$25
Account Research - hourly fee with 1 hour minimum	\$25
Account Transaction History, per page	\$2
Cashiers Check Copy	\$10
Credit Card Cash Advance	\$25
(NON-RFCU Card)	
Dormant Account Locator	\$10
Duplicate Statement, per month	\$3
Duplicate Tax Form	\$5
Escheat Notice	\$2
Excessive Call to MSR – 4 free per month	\$2
Invalid Address	\$5
Overdrawn	\$29
Returned Deposit from Self	\$35

CHECKING ACCOUNT FEES

Automatic Overdraft Transfer - 3 free per month	\$2
Check Copy – 2 free per month	\$5
Check Orders	Varies
Courtesy Pay	\$29
Monthly Service	\$3 or \$2 w/eStatement
Non-Member Check Cashing – \$100 and above	\$20
Non-Member Check Cashing – Below \$100	\$10
Non Sufficient Funds – Checks, ATM, ACH, Debit Card, and POS ..	\$29
Returned Deposit – Check or ACH	\$29
Stop Payment – Range	\$40
Stop Payment or Revoke Stop	\$29
Temporary Checks – 4 checks per sheet	\$5

DEBIT CARD FEES

ATM Deposit Adjustment	\$35
ATM Empty Envelope	\$50
Debit Card Reorder – 1 free per year	\$25
Foreign ATM Withdrawal – 4 free per month	\$3
PIN Reorder – 1 free per year	\$10

LOAN FEES

Affordable Housing Recording	\$75
Debt Consolidation Loan	\$25
DMV Lien Release	\$35
Late Payment	20% of the Interest Due
(Excluding Mortgage Loans)	
Loan Processing & Documentation	\$25
mastercard® Late Payment	up to \$25
Mortgage Modification	\$350
Mortgage Subordination	\$250
PAL Application	\$20
Real Estate Loan Payoff Demand	\$35
Real Estate Reconveyance	\$45
Returned Loan Payment	\$35
Skip-a-Pay	\$25

CASHIERING SERVICE FEES

Cashier's Checks	\$5 ea
Cashier's Check Stop Payment	\$29
Money Order	\$3 ea
Rolled Coin	10% of Total

MISCELLANEOUS FEES

Collection Item	\$35
IRA Annual Maintenance	\$35
IRA Transfer / Close	\$25
Non Sufficient Funds – ATM, ACH	\$29
Notary – per signature	\$15
Wire – Incoming	\$10
Wire – Outgoing International	\$50
Wire – Outgoing Domestic	\$35

BUSINESS ACCOUNTS

MRB Accounts Only - 2% Monthly Fee of Total Deposits

These fees amend the terms and conditions of your account in accordance with your account agreement.