



Riverset Credit Union
Fee Schedule
Effective 2/1/2012

This fee schedule discloses fees applicable to all share deposit accounts and all services offered by Riverset Credit Union. It is supplemental to your Membership and Account Agreement.

Savings Account Fees

Excess Transaction Fee \$5.00 per withdrawal in excess of 6 per month. Maximum of 3 withdrawals by check per month.

Returned Item Fee \$30.00 per item

Stop Payment Fee \$30.00 per request

NSF Fee \$30.00 per item

Dormant Account Fee* \$5.00 per month

**Accounts demonstrating inactivity for a period of 18 months or more and carrying a balance of less than \$300. Members 18 years old and younger exempt.*

Checking / ACH Account Fees

Overdraft Transfer Fee \$5.00 per item

Draft NSF Fee \$30.00 per item

Returned Item Fee \$30.00 per request

Copy of Share Draft (Check) Fee \$1.00 per item

Overdraft Advance Fee \$30.00 per occurrence

Bill Payment Transaction Fee FREE

Bill Payment Service Fee FREE

ACH Overdraft Fee \$5.00 per item

ACH NSF Fee \$30.00 per item

Money Market Account Fees

Excess Transaction Fee \$5.00 per withdrawal in excess of 6 per month. Maximum of 3 withdrawals by check per month.

NSF Fee \$30.00 per item

Stop Payment Fee \$30.00 per request

Returned Item Fee \$30.00 per item

Copy of Draft Fee \$1.00 per item

Overdraft Transfer Not available for Money Market Accounts

Other Account Service Fees (applicable to all accounts)

Cashier's Check \$5.00 per check

Account Reconciliation/Research Fee \$30.00 per hour with a \$30 minimum charge

Statement Copy Fee \$1.00 per page

Incoming Domestic Wire FREE

Incoming International Wire FREE

Outgoing Domestic Wire \$15.00 per wire

Outgoing International Wire \$30.00 per wire

Escheat/Abandoned Account Fee \$100.00

Levys/Writs/Garnishment/Subpoenas \$50.00

Verification of Deposit Fee \$10.00

Empty Envelope Fee \$30.00 per item

Replacement Card Fee \$5.00 per card for first replacement.

\$10.00 for 2nd replacement and thereafter

ATM Transaction Fee \$2.50 for non-members using Riverset ATM.

ATM Transaction Fee \$2.50 for members per transaction conducted at a non-PNC Bank ATM or a non-Riverset ATM

Account closing within 90 days \$5.00

IRA Direct Transfer to another institution \$25.00

Subordination Fee \$100