

Riverset Credit Union  
Fee Schedule  
Effective July 1, 2010

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**

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
Interest Bearing Checking Service Fee	\$25.00 per month if no direct deposit
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
Title Encumbrance Fee	\$5.00
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 2 <sup>nd</sup> replacement and thereafter.
ATM Transaction Fee	\$1.00 per transaction conducted at a non-PNC Bank ATM or a non-riverset ATM