

## Radius Federal Credit Union Fee Schedule

### Credit Union Membership:

Membership Share \$25.00 Par Value

### General Services:

Photocopies \$3.00  
 Certified Mailing \$8.00  
 Mailing Item Fee \$0.50  
 Notary - Member FREE  
 Notary - Non-member NYS Rates  
 Member Fax Request - 1st page, additional pages \$5.00 + \$1.00 Each

### Account Services:

Audio Response FREE  
 Virtual Branch Online Banking FREE  
 Mobile Deposit FREE  
 E-Statements FREE  
 Paper Statement Mailing Fee \$1.00 Monthly/Quarterly  
 Statement Copy \$5.00  
 Bill Pay FREE  
 PopMoney \$0.50 per transaction  
 Online Bill Pay Overnighted Checks \$14.95  
 Share Withdrawals, 4 FREE per month \$1.00  
 Money Market Withdrawals, 5 FREE per month \$10.00  
 Telephone Inquiries/Transfers \$2.00  
 Transaction Printout \$2.00  
 Duplicate Receipt \$2.00  
 All Incoming Wire Transfers \$2.00  
 Member to Member Wire Transfers \$5.00  
 Outgoing Wire Transfer \$20.00  
 Medallion Signature Guarantee \$40.00

### Safe Deposit Box Fees:

Late Payment Fee \$30.00  
 Small \$25.00 Annually + Sales Tax  
 Medium \$40.00 Annually + Sales Tax  
 Large \$80.00 Annually + Sales Tax  
 Extra Large \$100.00 Annually + Sales Tax  
 Safe Deposit Box Replacement Key \$35.00  
 Safe Deposit Box Drilling \$50.00 plus CU Vendor Rates

### Share/Share Draft Fees:

Share Draft Non-Sufficient Funds Fee (NSF) \$35.00  
 Courtesy Pay Fee - per transaction \$35.00  
 Draft/ACH Stop Payment Affidavit \$35.00  
 Draft Series Stop Payment - 3 or more \$75.00  
 Automatic Clearing House (ACH) NSF \$35.00  
 Check Printing By Style  
 Draft Copy - Virtual Branch, after 2nd request \$2.00  
 Draft Copy - Requested \$5.00  
 Excessive Closing of Share Draft Account \$25.00

### Legal Fees:

Items Sent for Collections/Small Claims \$50.00  
 Abandoned Property Fee (Escheatment Fee) \$100.00  
 Legal Action Compliance - Notices/Liens \$75.00  
 Legal Action Compliance - Subpoena/Tax \$150.00

### Check Services:

Foreign Items \$25.00  
 Mailed Check Withdrawal Request \$3.50  
 Money Orders \$3.00  
 Certified Checks \$10.00  
 Corporate Checks \$3.00  
 Corporate Check/Money Order Stop Payment \$35.00  
 After 90 Days  
 Protest Check Fee \$25.00  
 Check Cashing Fee - if less than \$100 in account \$5.00  
 On-Us Check Cashing 5% of Check Amount, min. \$5.00

### Account Penalty Fees:

Dormant Account Fee - 12 months, no activity \$10.00 monthly  
 Early Account Closing - within 180 days \$25.00  
 Holiday/All Purpose Club Early Withdrawal \$5.00  
 Excessive Closing of Share Account \$25.00  
 Share Low Balance Fee (less than Par Value) \$1.00 Monthly  
 Returned Statement Fee - Bad Address \$10.00  
 Return Deposited Item \$35.00  
 Account Research Fee \$30.00 per Hour  
 Backup Withholding Fee \$10.00

### Visa Debit Card Fees:

ATM Debit Card Non-Sufficient Funds Fee \$35.00  
 ATM Withdrawals - 6 FREE per month \$1  
 Visa Chargeback \$10.00  
 Debit Card Replacement\* \$10.00  
 \*\$25.00 if twice within 12 months

### Visa Credit Card Fees:

Credit Card Replacement\* \$10.00  
 \*\$25.00 if twice within 12 months  
 Credit Card PIN Replacement \$5.00  
 Visa Statement Copy \$5.00  
 Visa Late Payment \$26.00 up to \$37.00  
 Visa Returned Payment Fee \$26.00 up to \$37.00  
 Cash Advance Non-Member \$25.00  
 Cash Advance Non-Proprietary Card \$15.00

### IRA Fees:

IRA Transfers \$15.00  
 IRA Early Closeout \$15.00  
 Annual IRA Maintenance Fee (April 1) \$20.00

### Loan Fees:

Late Loan Payment \$30.00  
 Duplicate Lien Release \$20.00  
 Duplicate Discharge of Mortgage \$20.00  
 Skip-A-Payment \$35.00  
 Owner's Choice Mortgage Late Fee 2% of payment after 15 days  
 GAP Insurance up to \$225.00  
 VSI Insurance \$28.00  
 ACH Loan Payment (recurring) Free  
 ACH Loan Payment (one time) \$2.00

RFCU owned ATMs include 2853 Delaware St. (walk-up and drive-up) and 70 Sayre St. (Arubis Plant)

\*\*Fees subject to change without notice\*\*



