

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

