

# RIPCO CREDIT UNION

## SERVICE CHARGES & FEES

Effective February 1, 2011

Money Orders	\$ 2.00
Certified Checks	10.00
Temporary Drafts (each)	.50
Check Negotiation Fee (if no qualifying relationship)	3.00 [1]
Non-Sufficient Funds - NSF checks paid/returned	25.00 [2]
Stop Payment or Revocation	25.00
Stop Payment – block of three or more drafts	45.00
Reg. D Violation Fee (per violation)	25.00 [3]
Overdraft transfer from savings	3.00 [4]
Overdraft transfer from Kwik Cash	5.00 [4]
Staff Assisted transfers	5.00 [4]
Wire Transfer (domestic)	20.00
Incoming Wire Transfer (domestic)	10.00
Foreign Wire Transfer	65.00
Foreign Check Conversion Fee	5.00
Collection Items (sent to us by other institutions)	20.00
Garnishments	25.00
Re-open Member Account or HSA (if within 180 days of closing)	25.00
Account Closure within 180 days of opening	5.00
Charge-back Fee (Payee)	15.00
Charge-back Fee (Maker)	25.00
Checks requiring authentication	3.00
Duplicate Statement	3.00
Staff Assisted Copy of Cancelled Draft	3.00
Account Research/Reconciliation (minimum charge for reconciliation \$10.00)	25.00/hr
Dormant Account Fee (per month)	5.00 [5]
Returned Mail/Address Correction	5.00 [6]
Incorrect Address Fee (per month)	5.00 [7]
Close HSA or IRA (Termination Fee)	30.00
Christmas Club Early Withdrawal	5.00
Photocopies (each)	.20
Outgoing Fax (per page)	1.00
Rolled Coin	.10/roll
ATM transaction fee	2.00 [8]
Minimum Balance Fee (per month) <i>plus</i> \$.10/check in excess of 15 cleared in any one month	3.00 [9]

The Service Charges disclosed in this column apply to both personal and business/organizational accounts. Please see the column to the right for additional charges that apply only to business/organizational accounts and for explanatory details related to items [1] through [9].

The Service Charges disclosed on left side of this page apply to both personal and business/organizational accounts. In addition, the following charges apply to business/organizational accounts:

Regular Zipper Deposit Bag	5.00
Locking Deposit Bag	18.00
Deposited Items - 25 free per month; thereafter, each item in excess of 25	.07
Deposit Error Fee – per occurrence	3.00

[1] The check negotiation fee is assessed only when the member's savings account balance is less than \$250.00 and the member has no other qualifying relationships with Ripco (loans, credit cards, other accounts with aggregate balances in excess of \$250.00). This fee will not be assessed to members under 18 or members over age 62.

[2] Excessive NSF activity may result in account closure and report of unsatisfactory performance to ChexSystems.

[3] Federal Regulation D limits the number of transfers from Share savings and Money Market Index accounts. During any month, when a member makes more than six (6) withdrawals or transfers to another credit union account by means of a preauthorized or automatic transfer, telephonic or Internet order or instruction, or similar order to a third party, the \$25.00 fee will be imposed for each excess transfer. Continued violation of Regulation D may result in suspension of automated services (including overdraft protection, audio response and online banking) or account closure.

[4] You may avoid this service charge when you use either "It's Me 247" online banking or "CU\*Talk" audio response to transfer funds between your account types (i.e. from savings or Kwik Cash to checking or from checking to a loan). Regulation D limits apply; see item [3].

[5] An account is considered dormant if for three years no withdrawals or deposits, other than credited dividends, have been made to this account. This fee will not apply if you have an aggregate balance of \$250.00 or more in your account, if you have a loan or credit card with us, or if you are younger than 18.

[6] If you fail to notify us of an address change and we receive an address correction from the US Post Office or through our own research, we may charge your account an address correction fee.

[7] When mail sent to the last address on record is returned to us by the post office, your account will be coded "wrong address" and will be charged an incorrect address fee of \$5.00 per month until such time as you notify us of your correct address (in writing). For information security purposes and to protect you against identity theft, we require a signed order from you before we will change your address. Temporary forwarding orders on file with the Post Office will not be sufficient, and your mail will be returned to us marked "temporarily away"; the wrong address fee will be imposed in this situation.

[8] ATM transaction fees are charged only when using a plastic card that was not issued by Ripco Credit Union or by another member of the Alliance One ATM Network.

[9] Minimum balance fee and per check fee charged for checks cleared in excess of 15/month will be assessed only on type 045 (dividend-earning) checking accounts when the account balance falls below \$250 at any time during the month. These fees will not apply under certain circumstances as set forth in credit union policy.

### RIPCO CREDIT UNION

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[www.ripco.org](http://www.ripco.org)

**Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the U.S. Government.**

Share accounts in federally insured credit unions are insured up to the Standard Maximum Share Insurance Amount (SMSIA), \$250,000 as of October 3, 2008. This increased coverage limit was made permanent by the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010.