

SCHEDULE OF FEES AND CHARGES

El Reno RIL Credit Union

ACCOUNT FEES

Account Research (per hour)	\$15.00
Check Order	Varies
Copy of Paid Check	\$2.00
Copy of Deposited Check	\$2.00
Check Cashing Fee	3%
Assessed if the savings account has a balance below \$250 with no loan or checking account activity on members age 18 and over.	
Dormant/Inactive Membership Fee	\$5.00
Assessed on checking or savings accounts of members age 18 and over with no activity in 12 months (per month fee)	
Early Account Closure Fee	\$10.00
Assessed on savings accounts if closed within 6 months of account opening.	
Returned Insufficient Funds Fee (NSF) (per item)	\$25.00
Created by check, in-person, ATM/Debit Card, or other electronic means	
Courtesy Protection Fee Paid (per item)	\$25.00
Created by check, in-person, ATM/Debit Card, or other electronic means	
Courtesy Protection Program Monthly Fee	\$10.00
Safe Deposit Boxes	Fees
10" x 10" (annually)	\$50.00
5" x 10" (annually)	\$35.00
3" x 10" (annually)	\$25.00
5" x 5" (annually)	\$25.00
Safe Deposit Box Drilling	Varies
Safe Deposit Box Key Replacement	\$25.00
Stop Payment	\$15.00

ELECTRONIC SERVICES

ATM/Debit Card Rush Delivery	\$25.00
International Service Assessment Fee on VISA International Transactions	
(Single currency VISA transactions)	0.80%
(Multiple currency VISA transactions)	1%
Replacement of ATM/Debit Card	\$5.00
Non-Member Cash Advance Fee	1%
VISA Check Card Receipt Copy (per item)	\$10.00
Domestic Wire Transfers	\$15.00
International Wire Transfers	\$30.00

WEB BILL PAYMENT SERVICES

Return Check due to Subscriber Error	\$3.00
Check Copy Mailed or Faxed	\$2.00
Stop Payment	\$15.00
Return ACH due to Subscriber Error	\$3.00
Overnight Carrier Delivery Charge	\$20.00
Special/Custom Report Charge	\$5.00
Research Fee for items over 6 months old	\$5.00

MISCELLANEOUS

Cashier's / Official Checks	\$3.00
Money Order	\$2.00
Coin Service (member)	No Charge
Coin Service (non-member)	10%
Collection Items (In/Out)	\$12.00
Duplicate Statements	\$5.00
Duplicate Tax Information	\$2.00
Fax Transmission (per fax)	\$1.00
Levy/Garnishments	\$15.00
Legal Process (per hour)	\$35.00
Notary Fee (members only)	No Charge
Photocopying (per page)	\$0.50
Reconcile/Research (per hour)	\$25.00