

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 - assessed if the savings account is below \$250 with no loan or checking account activity on members age 18 and over	3%
Dormant/Inactive Membership Fee - assessed on checking or savings account of members age 18 and over with no activity in 12 months (per month)	\$5.00
Early Account Closure Fee - assessed on savings accounts if closed within 6 months of account opening	\$10.00
Excessive Transaction Fee - withdrawals in excess of 6 from the savings account within one month	\$5.00
Insufficient Funds - created by check, in-person, ATM/Debit Card, or other electronic means (per item)	\$25.00
Uncollected Funds - (per item)	\$25.00
Returned Check/Deposit - (per item)	\$12.00
Safe Deposit Box 10"×10" - (annually)	\$50.00
Safe Deposit Box 5"×10" - (annually)	\$35.00
Safe Deposit Box 3"×10" - (annually)	\$25.00
Safe Deposit Box 5"×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)	0.8%
(multiple currency VISA transactions)	1%
Replacement of ATM/Debit Card	\$5.00
Non-Member Cash Advance Fee	3%
VISA Check Card Receipt Copy - (per item)	\$10.00
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 8 months old	\$5.00

MISCELLANEOUS

Cashier's Check	\$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 Transmissions - (per fax)	\$1.00
Levy/Garnishments	\$15.00
Legal Process - (per hour minimum)	\$35.00
Money Order - (per \$1,000)	\$0.50
Notary Fee	No Charge
Photocopying - (per page)	\$0.20
Reconcile/Research - (per hour)	\$15.00