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# Section V. FEE SCHEDULE DISCLOSURE

## Important Account Information for Our Members

### Fees and Transaction Limitations

The following fees and/or transaction limitations may be assessed or applied against your account:

<b>GENERAL FEES</b>	
<b>River Valley Cashier's Check to a Third Party:</b>	<b>\$ 5.00</b> per check
<b>Money Order:</b>	<b>\$ 5.00</b> each
<b>Incoming Wire Transfer:</b>	<b>\$ 10.00</b> per wire
<b>Outgoing Wire Transfer: Domestic</b>	<b>\$ 20.00</b> per wire
<b>International</b>	<b>\$ 40.00</b> per wire
<b>Collection Item (outgoing):</b> Charge applies to Canadian or any other foreign check. Other financial institutions involved in the clearing process may apply additional charges by deducting them from the amount payable.	<b>\$ 10.00</b> each
<b>Deposited Checks Returned Unpaid:</b>	<b>\$ 10.00</b> each
<b>Garnishments / Executions / Levies:</b> Setup fee, plus fee per payment issued	<b>\$ 30.00</b> set up fee <b>\$ 2.00</b> per payment issued
<b>Support Payments:</b> Setup fee, plus fee per payment issued	<b>\$ 30.00</b> set up fee <b>\$ 2.00</b> per payment issued
<b>Account Activity Printout:</b>	<b>\$ 1.00</b> per page
<b>Account Research:</b>	<b>\$ 20.00</b> per hour <b>\$ 20.00</b> minimum
<b>Statement Copies:</b> (\$5.00 first page, plus \$.50 per additional page, per month)	<b>\$ 5.00</b> minimum
<b>Returned statement for Invalid Address:</b>	<b>\$ 3.00</b> per item
<b>Check Cashing Fee</b> (may be waived for members based on account relationship):	<b>\$ 10.00</b> per item
<b>SHARE ACCOUNT FEES</b>	
<b>Overdraft from any savings account:</b> If we overdraft from any savings account to cover a Check, ACH, ATM, or MasterCard Debit Card, the charge is per transfer.	<b>\$ 6.00</b> per transfer
<b>Relationship Pricing Fee: (waived if any of the following are met)</b> <ul style="list-style-type: none"> <li>● Age 22 or under</li> <li>● Average Daily Combined Balances (Loan &amp; Deposit Accounts) \$10,000.00 or greater (excludes credit cards)</li> <li>● Average Daily Loan Balance of \$1,000.00 or greater (excludes credit cards)</li> <li>● Tax owner on a My Choice Checking Account</li> <li>● Tax Owner on a 60+ Checking Account</li> </ul>	<b>\$ 3.95</b> per month
<b>Account closed within 6 months:</b> <ul style="list-style-type: none"> <li>● If the primary account group (primary and secondary account) is closed concurrently, a fee is charged.</li> <li>● Closing any secondary accounts prior to closing the primary share account, results in a fee for each account closed.</li> </ul>	<b>\$ 15.00</b> per account group <b>\$ 15.00</b> per account
<b>Inactive Account</b> (after two years of inactivity):	<b>\$ 5.00</b> per month
<b>Excessive withdrawals (over 6 per month) on Non Transaction Accounts (REG D)</b> Please refer to your Account Disclosure for definition of withdrawal limitations	<b>\$ 10.00</b> per withdrawal

## CHECKING ACCOUNT FEES

<b>Overdraft (paid):</b> by check, ACH or other electronic means, as applicable.	\$ 30.00 per item
<b>Check returned for Non-Payment:</b>	\$ 30.00 per item
<b>Stop Payments:</b>	\$ 30.00 each
<b>Copy of a cleared check:</b>	\$ 5.00 per check
<b>Checking account reconciliation (balancing):</b>	\$ 20.00 per hour \$ 20.00 minimum
<b>Temporary Checks:</b>	\$ 3.00 per pckg of 8
<b>Check Orders (Harland Check Printers):</b> Charge depends on the style of checks ordered.	Varies
<b>Account closed within 6 months of opening date:</b> <ul style="list-style-type: none"> <li>● If the primary account group (primary and secondary account) is closed concurrently, a fee is charged.</li> <li>● Closing any secondary accounts prior to closing the primary share account, results in a fee for each account closed.</li> </ul>	\$ 15.00 per account group \$ 15.00 per account
<b>Inactive Account</b> (after two years of inactivity):	\$ 5.00 per month
<b>Excessive withdrawals</b> (over 6 per month) on <b>Non Transaction Accounts (REG D)</b> Please refer to your Account Disclosure for definition of withdrawal limitations	\$ 10.00 per withdrawal
<b>My Choice Checking and 60+ Checking Account Plan non-qualification fee</b> Please refer to your Account Disclosure for qualification requirements	\$ 3.95 per month

## ELECTRONIC BANKING FEES

<b>Teller 400:</b>	No Charge
<b>Personal Branch Home Banking</b> (Personal and Business Accounts):	No Charge
<b>Personal Branch Bill Payer (Personal Accounts):</b> <b>Personal Branch Bill Payer Inactivity Fee (Personal Accounts ONLY):</b> If no bill payments scheduled for a thirty day period	No Charge \$ 7.00 per month
<b>Personal Branch Bill Payer (Business Accounts):</b> <b>Basic Business Bill Pay:</b> includes 10 free bills paid and 10 free Payrolls processed. <b>Enhanced Business Bill Pay:</b> includes same features as Basic PLUS 10 free electronic invoices	\$ 10.00 per month \$ .50 per trans over 10 free \$ 25.00 per month \$ .50 per trans over 10 free
<b>ATM Withdrawal/Transfer</b> – Unlimited free transactions at River Valley ATM's, and the first 4 w/d or transfers per month at a foreign ATM are free.  <b>NOTICE:</b> If you use an ATM that is not operated by us, you may be charged a surcharge fee by the operator of the machine and/or by the automated transfer network.	<b>Unlimited Free Transactions at River Valley ATM</b> \$ 2.00 per non-River Valley ATM wd/transfer over 4
<b>Replacement ATM Card:</b>	\$ 5.00 per card
<b>Replacement MasterCard Debit Card:</b>	\$ 5.00 per card
<b>Stop Payments on ACH pre-authorized electronic transactions:</b>	\$ 30.00 each
<b>Non-Sufficient or Uncollected Funds:</b> ATM Card; MasterCard Debit Card; or ACH pre-authorized electronic transactions.	\$ 30.00 each