

## 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:

GENERAL FEES	
River Valley Cashier's Check to a Third Party:	\$ 5.00 per check
Incoming Wire Transfer:	\$ 10.00 per wire
Outgoing Wire Transfer: Domestic	\$ 20.00 per wire
International	\$ 40.00 per wire
Collection Item (outgoing): 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.	\$ 10.00 each
Deposited Checks Returned Unpaid:	\$ 10.00 each
Garnishments / Executions / Levies: Setup fee, plus fee per payment issued	\$ 30.00 set up fee \$ 2.00 per payment issued
Support Payments: Setup fee, plus fee per payment issued	\$ 30.00 set up fee \$ 2.00 per payment issued
Account Activity Printout:	\$ 1.00 per page
Account Research:	\$ 20.00 per hour \$ 20.00 minimum
Statement Copies: (\$5.00 first page, plus \$.50 per additional page, per month)	\$ 5.00 minimum
Returned statement for Invalid Address:	\$ 3.00 per item
Check Cashing Fee (may be waived for members based on account relationship):	\$ 10.00 per item
Payday Express/Instant Deposit (early post your pending ACH deposits)	Free thru Online Bkg \$10.00 per item if CU employee performs
SHARE ACCOUNT FEES	
Overdraft from any savings account: If we overdraft from any savings account to cover a Check, ACH, ATM, or MasterCard Debit the charge is per transfer. (member needs to sign up for this option)	\$ 2.00 per transfer
Account closed within 6 months: • If the primary account group (primary and secondary account) is closed concurrently, a fee is charged. • Closing any secondary accounts prior to closing the primary share account, results in a fee for each account closed.	\$ 15.00 per account group \$ 15.00 per account
Inactive Account (after two years of inactivity):	\$ 5.00 per month
Excessive withdrawals on Non Transaction Accounts (over 6 per month)	\$ 0.00 per withdrawal

## CHECKING ACCOUNT FEES

<b>Overdraft (paid):</b> by check, ACH or other electronic means, as applicable. <b>no fee for transactions \$10 or less.</b>	<b>\$ 33.00</b> per item
<b>Check returned for Non-Payment: (Non-Sufficient Funds)</b>	<b>\$ 33.00</b> per item
<b>Stop Payments:</b>	<b>\$ 33.00</b> each
<b>Copy of a cleared check:</b>	<b>\$ 5.00</b> per check
<b>Checking account reconciliation (balancing):</b>	<b>\$ 20.00</b> per hour <b>\$ 20.00</b> minimum
<b>Temporary Checks:</b>	<b>\$ 3.00</b> per pkg of 8
<b>Check Orders (Harland Check Printers):</b> Charge depends on the style of checks ordered.	<b>Varies</b>
<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>	<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 on Non Transaction Accounts (over 6 per month)</b>	<b>\$ 0.00</b> per withdrawal
<b>Spender Checking and Senior Checking Account Plan non-qualification fee</b> Please refer to your Account Disclosure for qualification requirements	<b>\$ 3.95</b> per month

## ELECTRONIC BANKING FEES

<b>CU Talk (Teller 400):</b>	<b>No Charge</b>
<b>On-Line Banking:</b>	<b>No Charge</b>
<b>On-Line Banking Bill Pay:</b> <b>On-Line Banking Bill Pay Inactivity Fee:</b> If no bill payments scheduled for a thirty day period	<b>No Charge</b> <b>\$ 7.00</b> per month
<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> <b>\$ 2.00</b> per non-River Valley ATM wd/transfer over 4
<b>Replacement ATM Card:</b>	<b>\$ 5.00</b> per card
<b>Replacement MasterCard Debit Card:</b>	<b>\$ 5.00</b> per card
<b>Stop Payments on ACH pre-authorized electronic transactions:</b>	<b>\$ 33.00</b> each
<b>Non-Sufficient or Uncollected Funds:</b> <b>ATM Card; MasterCard Debit Card; or ACH pre-authorized electronic transactions.</b>	<b>\$ 33.00</b> each