2026 FEE SCHEDULE

RiverFall CREDIT UNION

Accounts

Membership Closure - *Within 60 days of open*	$5.00
Minimum Balance Violation - *Savings balance below $5.00*	$1.00/month
Dormant Accounts - *No transaction activity in a 24 month period*	$10.00/month
Organization and Special Checking Accounts	$10.00/month
Checks - *Free checks for age 55 with Direct Deposit, limit 1 box per year*	Varies by style selected
Credit Union Service Center - *No charge for first 4 per month*	$3.00/transaction after 4th
Plastic Card (Debit, Credit) Replacement	$10.00
Plastic Card PIN Replacement (debit only)	$2.00
Certificate Early Withdrawal/Redemption	Varies by term
NSF/Overdraft, Overdraft Privilege - *All sources, types*	$30.00/item

Loans

Loan Late Payment - *Based on payment amount*	5.0% (Min $10.00)
Visa Credit Card Late Payment	$20.00
Visa Credit Card Over-Limit	$20.00/month
Loan Extension/Skip-A-Payment - Consumer loan only	$30.00
Mortgage Loan Origination - *Based on loan amount*	1.0%
Home Equity LOC Application - *Refunded at closing*	$500.00
Security Agreement UCC1	$32.00
Security Agreement UCC3 Termination	$14.25
Security Agreement UCC3 Amendment	$29.25
Title - New, Replacement, Transfer, Assignment as Lien Holder	$16.50

Safe Deposit Boxes

3”x5”x24”	$20.00/year	3”x10”x24”	$30.00/year
5”x10”x24”	$45.00/year	10”x10”x24”	$75.00/year
Lost Key	Actual Cost	Drilling	Actual Cost

Misc Services

Returned (Unpaid) Item	$50.00
Stop Payment	$25.00
Stop Payment Electronic Billpay	Actual Cost
Collection Item	Actual Cost
Research	$30.00/ hour ($5 min.)
Returned Mail	$10.00
Notary Service - Members / Non-Members	No Charge / $5.00
Paper Statement Fee	$1.00 / statement
Statement Copy/Replacement, Account Printout	$1.00/ page
Individual Check/Deposit Inquiry	$1.00
Check Copy	$2.00
Photo Copy, Fax Service	$1.00/ page
Cashier’s Check – *Members only*	$2.00
Money Orders - *Members only*	$2.00
Visa Gift Card/Reloadable Card/Travel Card	$2.00/$4.00/$6.00
Visa Reloadable Card reloads	$1.00 reload
Wire Transfer - Domestic / International	$15.00 / $50.00
Escheatment	Varies, up to $30.00
Garnishment / Levy	$50.00

FEES SUBJECT TO CHANGE WITHOUT NOTICE