

SCHEDULE OF FEES & CHARGES

Effective October 1, 2024

ACCOUNT RESEARCH/ CHECKBOOK RECONCILIATION	\$25 PER HOUR WITH A 1 HOUR MIN
ADVANTAGE CHECKING SERVICE FEE	\$5 PER MONTH WITH LESS THAN \$500
ATM/DEBIT OR CREDIT CARD REPLACEMENT FEE	\$10 EACH
BAD ADDRESS/RETURN MAIL	\$5 PER MONTH
CHARGEOFF SHARE COLLECTION	\$15
CHECK COPY FEE	FIRST 5 FREE; 6 OR MORE \$25/HOUR, MINIMUM 1 HOUR
CHECK ORDER	PRICES VARY (ONE FREE BOX PER YEAR WITH SUMMIT CHECKING)
CHRISTMAS CLUB EARLY WITHDRAWAL	\$15
COMPLIANCE WITH LEGAL ORDER (EX. LEVY, ETC.)	\$75 EACH
CREDIT UNION DRAFT	\$5 EACH
DEPOSIT ITEM RETURN	\$15 EACH
INACTIVITY FEE <i>(12 months of inactivity, aggregate balances less than \$500, no other services being used, and member is between ages 18 and 65.)</i>	\$5 PER MONTH
EARLY ACCOUNT CLOSING <i>(Within First 90 Days)</i>	\$20
FOREIGN CHECK PROCESSING	\$20 PLUS ANY ADDITIONAL COSTS PASSED ONTO THE CREDIT UNION
FRESH START CHECKING SERVICE FEE	\$10 PER MONTH
IRA/HSA SERVICE CHARGE	\$10 (WAIVED IF ACTIVITY WITHIN 12 MONTHS OR BALANCE ABOVE \$100)
MONEY ORDERS	\$2 EACH
NOTARY SERVICE – WAIVED FOR MEMBERS	\$10 FOR FIRST SIGNATURE, \$1 THEREAFTER

get started at
RMCU.NET



**Rocky
Mountain**
CREDIT UNION

ALL FEES SUBJECT TO CHANGE ALL FEES ARE APPLICABLE TO ALL
ACCOUNTS UNLESS SPECIFICALLY INDICATED.

SCHEDULE OF
FEES & CHARGES

Effective October 1, 2024

(CONTINUED)

OUT OF NETWORK ATM TRANSACTIONS	\$1 EACH
OVERDRAFT/NON SUFFICIENT FUNDS <i>(Fee applies to overdrafts created by check, or other electronic means.)</i>	\$29 EACH
OVERDRAFT PRIVILEGE <i>(Fee applies to overdrafts created by ATM withdrawals, and one time debit card transactions. Members must opt-in to Overdraft Privilege. See disclosure for details.)</i>	\$29 EACH
PAPER STATEMENT	\$5 PER MONTH
RUSH DEBIT/CREDIT CARD	\$50 PER CARD
SERVICE CHARGE - PREMIER MONEY MARKET	\$25 PER MONTH IF BALANCE IS BELOW \$50,000
SERVICE CHARGE - STANDARD MONEY MARKET	\$10 PER MONTH IF BALANCE IS BELOW \$2,500
STATEMENT COPY FEE	FIRST 5 FREE; 6 OR MORE \$25/HOUR, MINIMUM 1 HOUR
STOP PAYMENT FEE FOR CHECKS/ACH	\$30 EACH/ \$18 ONLINE BANKING
TEMPORARY CHECKS	\$2 PER 4 CHECKS
WIRE TRANSFER - OUTGOING	\$20 DOMESTIC, \$50 INTERNATIONAL
WIRE TRANSFER - INCOMING	\$5 EACH



Rocky
Mountain

CREDIT UNION



Each account is privately insured up to \$250,000 by American Share Insurance. By members' choice, this institution is not federally insured.