

# Roanoke Valley Credit Union Fee Schedule

Effective December 1, 2005

ATM/Debit Card Fees			
ATM/Debit Card (up to two free cards issued per account)	<b>FREE</b>	Replacement Card or PIN	\$10.00
Additional Card	\$5.00	RVFCU ATM Network Transaction	<b>FREE</b>
Overdraft	\$25.00	Transactions at Foreign ATMs	\$1.00
Merchant Card Pickup	\$55.00		
Checking Fees			
Cleared NSF Check	\$25.00	Stop Payment	\$25.00
Copy of Check	\$2.00	Temporary Checks (up to 5 checks)	\$1.00
Returned for Non Sufficient Funds	\$25.00		
Credit Card Fees			
Annual Fee	<b>FREE</b>	Merchant Card Pickup	\$55.00
Cash Advance Fee	<b>FREE</b>	Overlimit Fee (excl. Platinum)	\$10.00
Document Copy Fee (excl. Platinum Card)	\$1.00	Replacement Card / PIN (excl. Platinum)	\$10.00
Late Fee (excl. Platinum Card)	\$25.00	Return Check Fee	\$10.00
Electronic Services			
ACH Overdraft	\$25.00	Electronic Transfer Funds	<b>FREE</b>
ACH Stop Payment	\$25.00	Home Banking	<b>FREE</b>
Audio Response	<b>FREE</b>	Online Bill Payer (first 2 months free)	\$5.95
Safe Deposit Box Fees (Annually)			
3 x 5	\$15.00	3 x 10	\$25.00
5 x 5	\$20.00	5 x 10	\$40.00
<i>Subject to availability.</i>		10 x 10	\$60.00
Other Fees			
Account History (per page)	\$1.00	Returned Deposited Check (3 <sup>rd</sup> Party)	\$10.00
Account Reconciliation Fee (per hour)	\$20.00	Returned Statement Fee	\$3.00
Check Cashing Fee *	\$5.00	Reopen Account Fee	\$10.00
Closed New Account (within 90 days)	Up to \$15.00	Statement Copy	\$1.00
Courtesy Pay	\$25.00	Telephone Transaction/Information ***	\$2.00
Inactive Fee **	\$10.00	Third Party Cashier's Check	\$1.00
IRA Direct Transfer/Rollover (to another Financial Institution)	\$25.00	Traveler's Cheques (per 100)	\$1.00
Legal Process Fee (Garnishment/Lien/Levy, etc.)	\$35.00	Traveler's Cheques for Two (per 100)	\$1.75
Loan Extension ****	\$25.00	Verification of Deposit	\$20.00
Money Orders	\$2.00	Wire Transfer (outgoing)	\$10.00
Notary Public Services	<b>FREE</b>	International Wire Transfer (outgoing)	\$30.00
Returned Deposited Check	\$25.00		

\*Per check with a current combined deposit balance less than \$100.

\*\*Monthly charge on share accounts only, with less than \$100 balance and no activity for 12 months. Accounts with other relationships (other deposit accounts, checking, loan, credit card) will not be charged. Youth accounts (18 and under) will be excluded.

\*\*\*Includes balance inquiries, transaction inquiries and check clearing. (Member's with disabilities will be excluded.)

\*\*\*\* Excludes the Holiday Skip-A-Payment.