SCHEDULE OF FEES AND CHARGES

Effective Date:

Accounts

Non-Sufficient Funds (NSF - Item Returned)**	$10.00/Item Checks, electronic debits, or bill pay checks
Overdraft (Overdrawn Account)**	$10.00/Item Checks, electronic debits, or bill pay checks
Stop Payment	$25.00/Request Placed on checks, electronic debits or bill pay checks
Check Copies	$2.00/Check
Copy of Visa Debit Card Purchase Sales Draft	$10.00/Check
Interest Checking Service Fee	$7.00/Month If minimum average daily balance of $1,000.00 is not met
Platinum Interest Checking Service Fee	$10.00/Month If minimum average daily balance of $2,500.00 is not met

Health Savings Accounts

HSA Service Fee	$2.00/month
HSA Plan Closure	$25.00

IRAs

Plan Closure	$25.00

Other Service Fees

Items Sent For Collection	Varies/Item
Domestic Wire Transfer	$18.00/Transfer
Teller Check	$3.00/Check After 1 free per day
Account Reconciliation	$25.00/Hour - $12.50 minimum charge
Research	$25.00/Hour - $12.50 minimum charge
Statement Copy	$3.00/Statement
Deposit/Payment Item Return*	$10.00/Item (Check or ACH) If written by member
Legal Process	$25.00
Inactive Account**	$5.00/Month - After 12 months when combined account balance is less than $500.00 (Does not apply to members 18 or younger.)

Other Service Fees (cont'd)

Account Closure	$5.00 If account closed within first 90 days
Photocopies	$0.25/Page
Fax (outgoing) Local call	$1.00/Page
Fax (outgoing) Long Distance	$1.50/Page
Return Mail	$4.00/Month
Dormant Account Locator Service	$50.00/Year
Check Cashing	1% of Check Amount/Check For member with less than $100.00 in regular savings and no other accounts
In House Bill Pay	$3.00/Check
Stop Payment on Cashier or Teller Check (when allowed)	$20.00/Check
Copy of Cashier or Teller Check	$5.00/Check

VISA Credit Cards

Payment Item Returned	$10.00/Item (Check or ACH)
Copy of Visa Credit Card Purchase Sales Draft	$10.00/Item
Replacement Card	$8.00/Card
Replacement PIN	$5.00/PIN
Late Payment Fee	up to $35.00
Foreign Currency Conversion Fee	1% of transaction amt.
ISA Fee	0.80% of transaction amt.

EFTs

ATM Withdrawals per Month at no Charge	Five (5)
Charge for Withdrawals in Excess of Free Withdrawal	$1.00/Transaction - ATMs not part of the CO-OP Network
Card Replacement	$8.00/Card
PIN Reissue	$5.00/PIN
Overdraft (ACH, Debit Card, ATM)**	$10.00/Item
ACH Stop Payment	$25.00/Presentment
Foreign Currency Conversion	1% of transaction amt.
ISA Fee	0.80% of transaction amt.
Deposit/Payment Item Return*	$10.00/Item

The rates and fees appearing in this Schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

The terms of the Membership and Account Agreement are incorporated herein, and both this document and the Membership and Account Agreement are meant to be interpreted together.

*We charge this fee each time a check or other item that we either cashed for you, or accepted for deposit or payment is returned to us unpaid.

Failure to Maintain the $5 Membership Share:
Membership will lapse and a service fee equal to the balance remaining may be assessed unless membership share restored within 60 days.

**This fee does not apply to Access Checking.

Advantis credit union
A Division of Rivermark Community Credit Union

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Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency