

Free Services

ATM/Debit Card (no monthly or annual fee)	Free	Online Banking and Mobile Banking	Free
e-Statements	Free	Audio Response Banking	Free
Check Images (Online and Mobile App only)	Free	Notary Service (1 page free per month)	Free
e-Notifications	Free	e-Alerts	Free

ATM/Debit Cards, Credit Cards, Gift Cards, Reloadable Cards

ATM/Debit/Credit Card Replacement (free at expiration or bad chip/mag stripe)	\$15.00	ATM/Debit Card (Rush Order Replacement)	\$55.00
ATM/Debit/Credit Card (if over 3 cards within 12 months, add the following amt to the \$15 replacement fee)	\$5.00	Debit Card Reactivation (If you have not opted-in to allow CU Richmond to charge overdraft fees related to ATM/Debit card transactions, your card will be blocked after 3 instances of overdrafts related to the ATM/Debit Card. CU Richmond charges a fee to reactivate your card because overdraft fees were not assessed.)	\$60.00
Cash Advance	.5%	Denied Charge-Back (Fraud Exempt)	\$5.00
Empty Envelope	\$25.00	Foreign ATM Withdrawal	\$3.00
Foreign ATM Inquiry/Transfer (ATM provider may have their own fee)	\$1.00	Foreign Country Currency Conversion	.8%
Foreign Country Non-Currency (Purchases) Conversion	.5%	PIN Replacement (free at expiration or bad chip/mag stripe)	\$5.00
Reload Reward Points (after expiration of points)	\$25.00	Transaction (Sales) Receipt (Fraud Exempt)	\$5.00

ACH Services/Wire Transfers

Domestic Incoming Wire	\$15.00	Domestic Outgoing Wire	\$30.00
International Incoming Wire	\$35.00	International Outgoing Wire	\$50.00
Incorrect Instructions	\$15.00	Tracer (to find Wire Proceeds)	\$15.00

Checking, Money Market and Savings Accounts

Bill Payment Service/Zelle – Active (1 Bill Paid Per Month)	Free	Bill Payment/Zelle – Inactive (No Bills Paid in a Month)	\$4.00
Excessive Withdrawal Fee (Savings Accts only; 4 free per month then fee each time)	2.00	Inactive Checking and Money Market Account (monthly after 6 months no activity)	\$2.00
NSF, Courtesy Pay, ACH Returned Item, Loan Payment Returned etc. (each item); For an overdraft amount of \$0.00 to \$4.99 - \$0.00 fee assessed; For an overdraft amount of \$5.00 to \$9.99, the fee is \$10.00; For amounts \$10.00 and over the fee is – \$35	\$35.00	Re-Deposit Returned Item (each item)	\$10.00
Stop Payment (single item or series)	\$35.00	Money Market Monthly Fee (waived if \$10K balance maintained daily)	\$5.00
Check Cashing Fee (no matching funds to offset check)	\$2.00	Non-Member cashing On-Us Check, Corporate Check or our Money Order	\$5.00
Copy of On-US or Corporate Check	\$5.00	Renewal Second Chance Checking (monthly fee)	\$3.00
Foreign Check sent for collection to Corporate	\$50.00	Temporary Checks (1 st Sheet free when you open account)	\$3.00 per sheet
Cancel Stop Payment (Check, Debit, ACH)	\$5.00	Daily Negative Balance Fee (starts on the 11 th day of the negative balance)	\$2.00
Eagle Advantage Checking Account (monthly)	\$8.99	Christmas Club Early Withdrawal Fee /Vacation Club Excessive W/D Fee (2 free)	\$10.00

Membership/Re-Open Membership Items

Membership Fee (One Time at Account Opening)	\$5.00	Account Opening Deposit (To be a CU Member)	\$35.00
Checking Account Opening Deposit	\$25.00	Closed Account Fee (closed within 12 months of opening)	\$5.00
Membership Reinstatement (if Acct Charged-Off by CU)	\$35.00	Re-Open Acct Fee (Member closed within past 12 months)	\$25.00
Remove Joint Owner (If Joint doesn't remove self)	\$15.00	Monthly Relationship Low Balance Fee (waived if combined daily balance is \$50 or greater in each membership account.)	\$3.00
Account Reassignment (Waived if Fraud Report by Police provided)	\$25.00	Duplicate IRS Form	\$5.00

IRAs

Annual Fee	\$10.00	Close IRA Fee	\$15.00
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Close IRA (within 12 months of opening)	\$50.00	Early Withdrawal Penalty (under 59 ½)	\$35.00
Rollover/Transfer IRA (to another FI/Broker/Mutual Fund etc.)	\$50.00		

General Operating Items

Account Balancing (30 minutes)	\$25.00	Attachments/Garnishments/Levies/Escheat	\$100.00
Returned Statement or CU Correspondence/Bad Address (monthly)	\$10.00	Balance Inquiry/Transfer made through a CUR Employee (age 70+ 1 free inquiry/transfer a day)	\$5.00
Corporate Checks (1 free per month)	\$6.00	Corporate Check (Non-Member)	\$8.00
Inactive Fee (Monthly after 9 months of no activity; dividends/interest does not count towards inactivity)	\$10.00	Fax Service – Domestic (per page)	\$1.00
Fax Service – International (per page)	\$5.00	History Printout (current month)/Mailed	\$2.00/ \$4.00
Previous Statement (per statement) copies/mailed	\$3.00/ \$5.00	Transfer Now Instant Fee (CUR to other FI)/System Transfer Fee (Transfer from any account or LOC not performed by Member).	\$5.00/ \$3.00
Money Orders – Members	\$3.00	Money Orders – Non-Members	\$4.00
Notary Service – Members (for CU Richmond docs; 1 free page notarized for non-CU Richmond docs monthly)	\$2.00	Notary Service – Non-Members	\$5.00
Shared Branch Transactions (First 4 a month are free at SB location; then each transaction is)	\$2.00	Mailed Statements (waived if aggregate balances in membership acct are \$50 or more a month; otherwise, monthly fee)	\$4.00
Large Cash Withdrawal Fee (Money has to be ordered; \$10 – orders \$2,500 to \$10K; \$15 – \$10K to \$20K; \$25 over \$20K)	\$10.00/ \$15.00/ \$25.00	Verification of Deposits/Loans	\$25.00
Legal (Subpoena/Research per hour)	\$25.00	Express Mail (Fed-Ex; UPS; USPS)	At Cost
MoneyGram/Western Union Quick Cash	\$25.00	MoneyGram/Western Union Quick Cash with Message	\$30.00
Travel Card Issuance/Reload Fee	\$6.95/ \$4.95	Gift Cards	\$4.00

Safe Deposit Fees

Safe Deposit Drill (per occurrence; applies whether member shows for appt or not)	\$250.00	Late Fee (after 30 days delinquent)/(after 60 days delinquent)	\$15.00/ \$30.00
Lost Key Fee	\$35.00	3" x 5" Box	\$35.00
3" x 10" Box	\$45.00	5" x 5" Box	\$40.00
5" x 10" Box	\$50.00	10" x 10" Box	\$75.00

Consumer Loan and Loan Servicing

Change in Terms/Payment Extension/Interest Only/Modification (HE/HELOC/RE Loans)	\$75.00	Change in Terms/Payment Extension/Interest Only/Modification (per loan request – non-RE Loans)	\$35.00
Consumer Loan Processing Fee (Signature Loans)	\$25.00	Consumer Loan Processing Fee and Title Changes (Collateral Loans only);	\$50.00
HELOC Annual Fee	\$99.00	HE/HELOC Application Fee (does not include appraisal fee etc.)	100.00
Payoff Processing Fee (Refinance CUR loan with another FI)	\$50.00	Payoff Processing Fee (Refinance CUR HE/HELOC loan with another FI)	\$150.00
Internal Loan Refinance (Non-Collateral Loans)	\$15.00	Internal Loan Refinance Fee (Collateral Loans; Non-HE)	\$35.00
Re-Application Fee (if loan denied within previous 6 months. Must be paid upfront; Refunded if loan approved)	\$25.00	Consumer Loan Late Fee	5% of payment; min \$30
HELOC Application Fee	\$100.00	Pay-By-Phone	\$5.99
CarFax Report	\$20.00	Amortization Schedule	\$5.00
GAP (Autos , Motorcycles and Trucks)	\$549.00	GAP (Boats and RVs)	\$649.00
Repossession Administration Fee	\$50.00	Subordination Fee (if approved)	\$500.00

Funds for fees not available in your account may be taken from any account on which you are an owner, in order to maintain the minimum deposit as required by the Credit Union Code of Regulations.

Credit and Debit cards with no activity after 6 months of no activity will be closed.