



Checking Accounts

eChecking Monthly Service Fee FREE

Debit Card

CO-OP Network ATM Transactions¹ FREE
 CU24 Networks ATM Transactions¹ FREE
 Debit/ATM OD Fee² (per item) \$25.00
 Point-of-Sale (POS) Electronic Transactions³ FREE
 Replacement Debit Card \$10.00
 Star, MasterCard & Non-Network ATM Transactions (per transaction)¹ \$0.75

Electronic Services

Online Banking Monthly Service Fee FREE
 Alerts Monthly Service Fee FREE
 Bill Pay Monthly Service Fee FREE
 Remote Deposit Monthly Service Fee FREE
 Electronic Statements Monthly Service Fee FREE
 Transfers (transfers between REALTORS[®] FCU and U.S. Financial Institutions)
 Incoming (per transfer) FREE
 Outgoing (per transfer) FREE

General Account

Courtesy Pay (per item) \$30.00
 Early Membership Account Closure Fee (per occurrence) \$15.00
 Assessed if Membership Account (Primary Savings) is closed within 90 calendar days from the date opened.
 Returned Item/Non-sufficient Funds² (per item) \$30.00

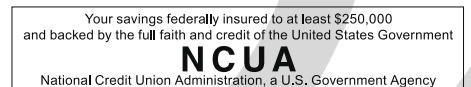
General Service

Account History Printout (per statement) \$5.00
 Account Research/Reconciliation (per hour) \$15.00 (\$15 min.)
 Bank Wire/Automated Clearing House (ACH) Transfer of Funds
 Incoming FREE
 Outgoing Within the U.S. (per transfer) \$20.00
 Outgoing Outside the U.S. (per transfer) \$40.00
 Cashier's Check (per item) \$2.50
 Collections Electronic Payment Processing Fee \$20.00
 Copy of Check
 Requested via Online Banking or Member Care (per item) \$3.50
 Viewed within Online Banking⁵ FREE
 Escheat Processing Fee (Effective 05/01/2012) \$30.00
 Funds Transfer Requested via Member Care (per transfer) \$1.00
 Item Sent for Collection (per item) \$15.00
 Levy Fee (per occurrence) \$25.00
 Paper Statement Delivery (per statement) \$10.00
 Stop Payment Order \$15.00

1-Third-party fees may apply. 2-This fee applies to checks, ACH or other electronic transactions that are paid and create a negative balance, or are returned unpaid.

3-Merchant and third-party fees may apply. 4-Maximum amount per next day transfer transaction \$10,000. 5-Limited history available.

The above fee schedule supersedes any and all previously published information and reflects those fees in effect as of 12/01/2011. These fees are subject to change.



Federally insured by NCUA.