



COST RECOVERY AND FEE SCHEDULE

Effective 09/10/2009

Redwood Credit Union (RCU) attempts not to charge fees for services whenever possible. At times, RCU must pay fees to provide select services to Members. In some cases, these fees, or a portion of these fees, are passed on to the Member as a cost recovery. Please see RCU's Redwood Rewards brochure for information about ways to avoid or offset select fees.

MEMBERSHIP		ATM/VISA CHECK CARD (Continued)	
Membership Fee: One-time, non-refundable	\$10.00	Replacement ATM/Visa Check Card (<i>One free per year</i>)	\$5.00
		ATM Deposit Correction	\$3.00
MINIMUM BALANCE FEE (Personal Accounts)		BUSINESS ACCOUNT ACTIVITY CHARGES	
Regular Savings: Per month below \$75 (<i>Fee waived for Gift to Minor and Youth accounts</i>)	\$3.00	Deposits After Maximum Per Month	\$2.00
Dividend Checking Balance: Per month below minimum	\$3.00	• Basic Business Checking: 15 deposits per month	
High Balance Dividend Checking: Per mo. below minimum	\$6.00	• Active Business Checking: 30 deposits per month	
		• Premium Business Checking: 50 deposits per month	
MINIMUM BALANCE FEE (Business Accounts)		Items above Maximum Per Deposit: Each	\$0.10
Business Savings: Per month below \$75	\$3.00	• Basic Business Checking: 25 items per deposit	
Business Savings*: Per month below minimum	\$8.00	• Active Business Checking: 50 items per deposit	
Basic Business Checking*: Per month below minimum	\$8.00	• Premium Business Checking: 75 items per deposit	
Active Business Checking: Per month below minimum	\$10.00	Coin & Currency Processing	\$5.00
Premium Business Checking: Per month below minimum	\$15.00	• Regular Savings: each \$1,000 per month after 1st \$1,000	
<i>*Fee waived with qualifying account relationship</i>		• Basic Checking: each \$1,000 per month after 1st \$1,000	
		• Active Checking: each \$1,000 per month after 1st \$2,500	
		• Premium Checking: each \$1,000 per month after 1st \$5,000	
WIRE TRANSFERS		Items Paid After Maximum Per Month	\$0.20
Outgoing Domestic Wire Transfer	\$20.00	• Basic Checking: 75 per month	
Outgoing International Wire Transfer	\$30.00	• Active Checking: 250 per month	
Wire Currency Exchange	1% of wire amount	• Premium Checking: 500 per month	
SIGNATURE SERVICES		MISCELLANEOUS	
Notary Fee: Per Signature (<i>Fee waived for RCU documents</i>)	\$10.00	Stop Payment	\$22.00
Signature Guarantees: Per Signature (<i>Fee waived for RCU documents</i>)	\$10.00	Non-Sufficient Funds (NSF): Each	\$22.00
		Return of Cashed/Deposited Items: Each	\$7.00
		Return of Cashed/Deposited Items From Self: Each	\$22.00
OFFICIAL CHECKS		Photocopies (statements, checks, etc.): Each (<i>2 free check copies per statement period</i>)	\$3.00
Refund or Replacement Fee	\$10.00	RCU Bill Pay Federal Express Delivery	\$15.00
Official Check - Payable to a Third Party	\$5.00	Printed Account Transactions: Each page	\$1.00
AMERICAN EXPRESS TRAVELERS CHEQUES		Record Research (\$20 minimum): Per hour	\$20.00
Cheques for Two	1% of Purchase Amount	Processing Legal Documents (levies, etc.): Each	\$35.00
Gift Cheques: Each	\$2.50	Escheatment Processing	\$2.00
SAFE DEPOSIT BOX ANNUAL FEES		Address Verification	\$5.00
3" x 5" Box	\$35.00	Verification of Deposit	\$10.00
3" x 10" Box	\$50.00	Loan Payments by Phone	\$5.00
5" x 10" Box	\$70.00	Simplified Employee Pension: Below \$500 as of 4/25 each year	\$5.00
10" x 10" Box	\$120.00	Health Savings Account: Below \$250-per mo (<i>Fee waived 1st 12 months HSA is open</i>)	\$1.00
ATM/VISA CHECK CARD		Check Cashing: each/1 st 4 per month free (<i>Fee not applicable to Business Accounts</i>)	\$2.00
ATM Withdrawals at non-RCU ATMs: Each Transaction (<i>Fee Waived for 1st 3 withdrawals</i>)	\$1.00	Deposit Rolled Coin: Each (<i>1st 10 rolls per month free; fee not applicable to Business Accounts</i>)	\$0.05