
FEE SCHEDULE

Effective November 15, 2025 and subject to change.

Fee Schedule for Accounts and Services

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Miscellaneous

ID Theft Protection Service (monthly)	\$1.50
Paper Statement Fee	\$6.00 monthly (excludes Youth Accounts and Credit Cards)
Photocopy or email of statement	\$2.00
Account activity printout or email	\$2.00
Copy or email of check	\$2.00
Loan Payment by Phone (each pmt. w/ 3rd party)	\$5.00
Stop payment (each item)	\$32.00
Non-Sufficient Funds (each item)	\$32.00
Courtesy Pay (each item)	\$32.00
Uncollected Funds (each item)	\$32.00

Overdraft / Reg D Fee

RTP Credit Union (RTP CU) limits pre-authorized, automated or telephone transfers/withdrawals from a Savings Account to six each month. The first two are free. After the first two transfers, you will be charged a fee per transfer/withdrawal.

The categories of transactions for which this fee may be imposed are those by any of the following means: Withdrawals and transfers (pre-authorized, automatic, scheduled or recurring) from a Savings Account using Home Banking, Touchtone Teller, call center, email, fax or other electronic means. There are no limits or fees associated with transfers/withdrawals from a Savings Account at an ATM, branch, in-person and by mail. There is no limit on transfers from Savings to make loan payments.

First 2	Free
After 2	\$13.00 (each)

Check Cashing Fee

\$7.50 (per occurrence)

Applies to non-members and to members who only have a Regular Share Account with <\$5,000.00 balance.

Special Handling Fee	\$20.00 per item
Replacement Card (Visa® Debit and Credit Card)	\$20.00
Money Order	\$1.00
Returned Deposits / Payments / Drafts	\$32.00
Collection items	\$5.00 plus cost
Account research or assistance	\$25.00 per hour
Returned mail	\$3.00

Wire Transfers (incoming or outgoing)

Domestic	\$40.00
Foreign	\$75.00

ATM Usage Fees

- Transactions at an ATM owned by RTP Federal Credit Union are free.
- Use Cash Points (State Employees Credit Union's terminals) without having to pay surcharges.
- Use any Star or Plus ATM terminal to obtain cash. However, you are always subject to the ATM terminal's surcharge, if any apply.
- Use your Visa Debit Card for retail purchases with no fees or limits! Ask for cash back at grocery stores, gas stations, drug stores, etc. to avoid ATM surcharges and fees.
- In addition to surcharges the ATM terminal may charge, Cardholders are subject to transaction fees at ATMs not owned by RTP Federal Credit Union. After 5 ATM transactions (withdrawals, transfers or inquiries) each month, RTP FCU charges \$0.75 for each additional transaction.

Checking Account Fee (monthly)

Basic Checking	\$5.00 / month
Average Daily Balance of \$1,000 or more	No Monthly Fee
Min \$500 Direct Deposit & eStatements	No Monthly Fee
Interest Checking*	No Monthly Fee

*Minimum one-time monthly direct deposit of \$500, Debit Card, and eStatements with Home Banking required. See Truth-In-Savings for account disclosures and details.

Electronic Service Fees

Touch Tone Teller	Free/Unlimited
Online Banking	Free
Online Bill Pay	\$4.95 per month/unlimited (Free with eStatements)
Visa Debit Card	No monthly fee
Visa Check Card	No monthly fee

Unblock card fee

First time	Free
After first time	\$10.00

Card Replacement Fee	\$20.00
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Missing Auto Title Fee (after 90 days)	\$100.00
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Safe Deposit Box Fee

<u>Box size</u>	<u>Annual rent</u>
3 x 5	\$35.00
3 x 10	\$50.00
5 x 10	\$65.00
10 x 10	\$85.00

Other Fees

Loss of one or more keys	\$150.00
Late payment fee	\$15.00

Low Participation Fee \$10.00 per month

An account is subject to the monthly low participation fee if there is no activity during a 6 month period and combined share account balances (Regular Share, Checking, Money Market, Christmas Club, and Vacation Club) are less than \$200. This fee will not be charged for account holders under 18 years of age nor will it apply to Teen or Kid accounts. Members who have a Certificate of Deposit, IRA or loan are also excluded.

Early Close Fee \$25.00 (one time)

Applies to new members who close out their membership within the first 90 days.

Non-member Fees (FREE for members)

Notary service	\$5.00 per signature
Official check	\$3.00 per check

RTP Federal Credit Union Mailing Address

PO Box 12807, RTP, NC 27709

Member Call Center

(919) 941-5700 or (877) 941-5700 Toll Free

Report a Lost or Stolen Card

(800) 472-3272

www.rtpfcu.org



**RTP
Credit Union**

Life is full of possibilities. Get your share.