

SCHEDULE OF FEES & CHARGES

ACCOUNT RESEARCH/ CHECKBOOK RECONCILIATION	\$25 PER HOUR WITH A 1 HOUR MIN
ATM/DEBIT OR CREDIT CARD REPLACEMENT FEE	\$10 EACH
BAD ADDRESS/RETURN MAIL	\$5 PER MONTH
CHARGEOFF SHARE COLLECTION	\$15
CHECK CASHING FEE NON-MEMBER	\$5 EACH
CHECK CASHING FEE (IF LESS THAN \$100 IS IN THE ACCOUNT)	\$5 EACH
CHECK COPY	\$5 EACH
CHECK ORDER	PRICES VARY
CHRISTMAS CLUB EARLY WITHDRAWAL	\$15 EACH
COMPLIANCE WITH LEGAL ORDER (EX. LEVY, ETC.)	\$75 EACH
CREDIT UNION DRAFT	\$5 EACH
DEPOSIT ITEM RETURN	\$25 EACH
DORMANT ACCOUNT (12 MONTHS OF INACTIVITY, AGGREGATE BALANCES LESS THAN \$500, NO OTHER SERVICES BEING USED, AND MEMBER IS BETWEEN AGES 18 AND 65)	\$5 PER MONTH
DUPLICATE STATEMENT	\$5 EACH
EARLY ACCOUNT CLOSING (W/IN FIRST 90 DAYS)	\$20
EXCESSIVE WITHDRAWAL	\$5 PER TRANSACTION IN EXCESS OF 6 PER MONTH FROM SAVINGS
FOREIGN CHECK PROCESSING	\$20 PLUS ANY ADDITIONAL COSTS PASSED ONTO THE CREDIT UNION
INACTIVE CHECKING ACCOUNT (120 DAYS OF INACTIVITY)	\$2 PER MONTH
IRA TRANSFER FEE	\$25 EACH
IRA WITHDRAWAL (IF BEFORE 59 1/2)	\$10 EACH
MEDALLION SIGNATURE GUARANTEE	\$25 PER SIGNATURE
MONEY MARKET EXCESSIVE WITHDRAWAL	\$5 PER CHECK IN EXCESS OF 6 PER MONTH
MONEY ORDERS	\$2 EACH
NOTARY SERVICE -- WAIVED FOR MEMBERS	\$10 FOR FIRST SIGNATURE, \$1 THEREAFTER
OUT OF NETWORK ATM TRANSACTIONS	\$1 EACH

Effective April 1, 2019

ALL FEES SUBJECT TO CHANGE ALL FEES ARE APPLICABLE
TO ALL ACCOUNTS UNLESS SPECIFICALLY INDICATED.



*By member's choice, this institution is not federally insured.
Each account is insured up to \$250,000.



SCHEDULE OF FEES & CHARGES

(CONTINUED)

OVERDRAFT/NON SUFFICIENT FUNDS	\$29 EACH
OVERDRAFT PRIVILEGE	\$29 EACH
PAPER STATEMENT	\$5 PER MONTH
RUSH DEBIT/CREDIT CARD	\$50 PER CARD
SERVICE CHARGE - ADVANTAGE CHECKING	\$5 PER MONTH IF BALANCE IS BELOW \$500
SERVICE CHARGE - FRESH START CHECKING	\$10 PER MONTH
SERVICE CHARGE - PREMIER MONEY ACCOUNT	\$25 PER MONTH IF BALANCE IS BELOW \$50,000
SERVICE CHARGE - STANDARD MONEY MARKET	\$10 PER MONTH IF BALANCE IS BELOW \$2,500
STOP PAYMENT FEE FOR CHECKS/ACH	\$30 EACH/ \$18 ONLINE BANKING
TEMPORARY CHECKS	\$2 PER 4 CHECKS
WIRE TRANSFER - OUTGOING	\$20 DOMESTIC, \$50 INTERNATIONAL
WIRE TRANSFER - INCOMING	\$5 EACH



**Rocky
Mountain**

CREDIT UNION

www.rmcu.net

HELENA 449.2680

BOZEMAN/BELGRADE 586.1505

BUTTE 723.5381