

FEES & CHARGES

ACCOUNT RESEARCH/ CHECKBOOK RECONCILIATION	\$25 PER HOUR WITH A 1 HOUR MIN
ACH ORIGATION	\$10 PER MONTH
ATM/DEBIT OR CREDIT CARD REPLACEMENT	\$10 EACH
OVERDRAFT TRANSFER FROM SAVINGS	\$1 EACH
BAD ADDRESS/RETURN MAIL	\$5 PER MONTH
NON-MEMBER CHECK CASHING FEE	\$5 EACH
CHECK CASHING FEE (IF LESS THAN \$100 IN THE ACCOUNT)	\$5 EACH
CHECK COPY	\$5 EACH
CHECK ORDER	PRICES VARY
COMPLIANCE WITH LEGAL ORDER (EX. LEVY, ETC.)	\$75 EACH
CONTINUOUS OVERDRAWN (NOT APPLICABLE TO ODP ACCOUNTS)	\$5 PER DAY AFTER 10 DAYS
CREDIT UNION DRAFT	\$5 EACH
DEPOSIT ITEM RETURN	\$25 EACH
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
DORMANT ACCOUNT FEE (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
INACTIVE CHECKING ACCOUNT (120 DAYS OF INACTIVITY)	\$2 PER MONTH
MEDALLION SIGNATURE GUARANTEE	\$25 PER SIGNATURE
MONEY MARKET EXCESSIVE WITHDRAWAL	\$5 PER CHECK IN EXCESS OF 6 PER MONTH
MONEY ORDERS	\$2 EACH
CHARGEOFF SHARE COLLECTION	\$15
NOTARY SERVICE -- WAIVED FOR MEMBERS	\$5 FOR FIRST SIGNATURE, \$1 THEREAFTER
OUT OF NETWORK ATM TRANSACTIONS	\$1 EACH

OVERDRAFT/NON SUFFICIENT FUNDS	\$30 EACH
OVERDRAFT PRIVILEGE	\$30 EACH
PAPER STATEMENT	\$5 PER MONTH
RUSH DEBIT/CREDIT CARD	\$50 PER CARD
SERVICE CHARGE - PREMIER BUSINESS MONEY MARKET	\$25 PER MONTH IF BALANCE IS BELOW \$50,000
SERVICE CHARGE - STANDARD BUSINESS MONEY MARKET	\$10 PER MONTH IF BALANCE IS BELOW \$2,500
STOP PAYMENT FOR CHECKS/ACH	\$30 EACH/ \$18 ONLINE BANKING
TEMPORARY CHECKS	\$2 PER 4 CHECKS
WIRE TRANSFER - OUTGOING	\$20 DOMESTIC, \$45 INTERNATIONAL
WIRE TRANSFER - INCOMING	\$5 EACH

Effective October 1, 2018

► FOR YOUR BUSINESS

SMALL BUSINESS CHECKING

INCLUDES A MASTERCARD DEBIT/ATM CARD

NUMBER OF ITEMS PAID

FIRST 50 ITEMS COMPLIMENTARY
ADDITIONAL ITEMS OVER 50 = \$0.20 PER ITEM

NUMBER OF ITEMS DEPOSITED

FIRST 50 ITEMS COMPLIMENTARY
ADDITIONAL ITEMS OVER 50 = \$0.20 PER ITEM

MAXIMUM CURRENCY/COIN

\$2,500
CURRENCY/COIN OVER \$2,500 WILL
BE SUBJECT TO A 0.2% FEE

LARGE BUSINESS CHECKING

INCLUDES A MASTERCARD DEBIT/ATM CARD

MINIMUM BALANCE

\$5,000
\$10/MONTH IF BELOW MINIMUM

NUMBER OF ITEMS PAID

FIRST 125 ITEMS COMPLIMENTARY
ADDITIONAL ITEMS OVER 125 = \$0.20 PER ITEM

NUMBER OF ITEMS DEPOSITED

FIRST 125 ITEMS COMPLIMENTARY
ADDITIONAL ITEMS OVER 125 = \$0.20 PER ITEM

MAXIMUM CURRENCY/COIN

\$10,000
CURRENCY/COIN OVER \$10,000 WILL
BE SUBJECT TO A 0.2% FEE

NON-PROFIT BUSINESS FREE CHECKING

INCLUDES A FREE MASTERCARD DEBIT/ATM CARD

NO MINIMUM BALANCE
NO MONTHLY FEES

HELENA 449.2680 • BUTTE 723.5381
BOZEMAN/BELGRADE 586.1505
RMCU.NET



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

