

**SECTION XII**

**FEES AND SERVICE CHARGES**

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**Red Crown Federal Credit Union**  
**Policy Manual**  
**Section XII - Fees and Service Charges**

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Archive Record Retrieval

Share draft or other record (microfiche) - per copy .....	\$2.00
Lien Release (notarized) - per copy 1 .....	\$10.00
Statement copy, Visa or Share Account (microfiche) - per page .....	\$1.00
Research Fee .....	\$25.00/hour

Check Cashing Fee..... 3%

Loose Coin Counting Fee (applies only to funds NOT deposited)..... 10%

Credit Report on real estate loans ..... Actual Cost

Debt Cancellation

	Consumer	Credit Card	Real Estate
Life <b>Plus</b> /Disability/Unemployment	\$4.09/\$1000	\$4.09/\$1000	\$3.93/\$1000
Disability/Unemployment	\$3.25/\$1000	\$3.25/\$1000	\$2.63/\$1000
Life <b>Plus</b> /Disability	\$2.85/\$1000	\$2.80/\$1000	\$2.99/\$1000
Life <b>Plus</b>	\$1.01/\$1000	\$1.14/\$1000	\$1.50/\$1000

Filing Fees

Automobile, motorcycle (lien entry) - to purchase .....	Actual Cost
Automobile, motorcycle (lien entry) - if owned .....	Actual Cost
Boats (lien entry) - to purchase .....	Actual Cost
Boats (lien entry) - if owned .....	Actual Cost
Financing statements (UCC).....	Actual Cost

Inactive Account ..... \$5.00 / Mo.

Garnishment / Levy Fee ..... \$10.00 Ea.

Mail Forwarding Fee ..... \$1.00 / Item

Gift Cards..... \$3.50 Ea.

Loan Deferral Fee ..... \$50.00

Loan Document Fee..... \$59.00

Loan Payment Convenience Fee..... \$10.00 Ea.

Late Payment on Loans..... the greater of \$15.00 or 5% of payment

Insufficient Funds

ACH-Debits reversed/returned .....	\$30.00
Charged-back, deposited items .....	\$10.00
Share drafts returned .....	\$30.00

IRA Account set up fee ..... N/C

Notary Public ..... N/C

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Real Estate

Appraisals .....	Actual Cost
Mortgage, filing - first page .....	Actual Cost
Mortgage, filing - additional page .....	Actual Cost
Mortgage, release .....	Actual Cost

Share Draft Account Fees

ATM Card (TransFund)	
8 free ATM transactions/month .....	\$.75 Ea.(after 8)
Balance Inquiry Fee - per inquiry .....	\$ 1.00
Card Replacement Fee .....	\$ 5.00
Transactions Creating a Negative Balance .....	\$30.00
Copy of Share Draft - per check .....	\$ 2.00
OOPS Fee - per item .....	\$30.00
Overdraft Protection transfer - per transfer .....	\$ 2.50
Stop Payment Requests via On-line Banking-per check or block of drafts ...	Free
Stop Payment Requests with staff assistance - per check or block of drafts, ACH	\$30.00
Cashier Check - after one daily .....	\$1.00

Share Draft Account Monthly Service Charges

Free – No Monthly Service Charge
Classic - \$1.00 per \$100 as balance falls below \$500 to max of \$5.00
Student (ages 13-17 yrs) No monthly service charge. ATM limit \$100/day
Regal (ages 55+) – None
Money Market Sweep - \$.05 per check deposited

Credit Card

Documentary evidence retrieval charge - per item	\$5.00
Charge back item	\$20.00
Late-payment fee	\$20.00
Replacement fee	\$5.00

Wire Transfers

Domestic - outgoing	\$20.00
Domestic - incoming	No Charge
International - outgoing	\$35.00
International - incoming	\$5.00

Foreign Check Collection

International Check Item Collections	Actual Cost
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