

**RADIANT CREDIT UNION  
CONSUMER FEE SCHEDULE  
EFFECTIVE JANUARY 1, 2021**

**MEMBERSHIP & ACCOUNTS**

Account closing (If account is closed within 90 days after opening.)	\$20.00
Account research and balancing assistance per hour	\$25.00 (minimum \$25.00)
Check by Phone fee (Not using Money\$Line)	\$15.00
Copy of draft (or other transaction slip)	\$5.00
Copy of statement	\$5.00
Deposit verification (per membership account / per request)	\$10.00
Deposited items returned unpaid	\$15.00
Dormant account fee (each month)	\$15.00
An account is considered dormant when no member initiated monetary transaction has occurred for 365 days. The dormant account fee will be assessed on dormant accounts which belong to a member who is 19 years or older and has less than \$100.00 on deposit (all share and certificate account(s)) and has had no share or loan monetary activity for 365 days (other than credited dividends) and has no loan, share certificate, IRA, or Visa. Fee will be applied against regular share account.	
Fax:	
Local	\$1.00
Long distance	\$3.00
Extra pages (each)	\$0.50
Foreign deposit or collection item processing	\$5.50
Basic Checking (share draft account) (each month)	\$10.00
Garnishments, levies, tax liens	\$100.00
eBANKING BillPayer (Service will be cancelled after two months of inactivity)	No charge
Interest-bearing share draft (checking) account below required daily balance (each month)	\$5.00
Manual processing of share draft or other electronic item	\$10.00
Non-Sufficient Funds (NSF) / Courtesy Pay Fees	
NSF (returned item) fee (each)	\$40.00
Courtesy Pay (paid item) fee for share draft or electronic item (each)	\$40.00
E-Courtesy Pay (paid item) fee for ATM or one-time debit card transactions (each) (Credit union has no obligation to make any courtesy payment.)	\$40.00
Returned item re-presentation (per Item)	\$6.00
Share draft printing (One free box per year for RCU-defined check styles)	Fee based on style of draft
Regular share account balance below par value (\$5.00) at month end (each month)	\$5.00
Interim statement	\$5.00
Mail	
Next day mail delivery	Actual charges paid
Returned mail	\$15.00
Medallion stamp	\$10.00
Notary Services (per non-RCU document)	\$5.00

Continued on reverse side.

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Notary Services (per non-RCU document)	\$5.00

Continued on reverse side.

Safe deposit box rental (annual fees):	
3 x 5 .....	\$35.00
5 x 5 .....	\$45.00
3 x 10 .....	\$55.00
5 x 10 .....	\$70.00
6 x 10 .....	\$73.00
7 x 10 .....	\$80.00
10 x 10 .....	\$90.00
Safe deposit box key deposit .....	\$4.00
Stop payments (all items) .....	\$35.00
Telephone/Call Center Transactions (per transaction) .....	\$5.00
Wire Transfers	
Domestic wire transfer (outgoing) .....	\$30.00
Wire transfer (incoming) .....	\$15.00
Visa gift card .....	\$3.50
Visa gift card replacement .....	Actual charges by Visa

**ATM**

Point of Sale transactions .....	No charge
ATM transaction at ATM owned or operated by Radiant CU or Presto Network ATMs .....	No charge
Cash withdrawal at ATM other than ATMs owned or operated by Radiant CU or Presto Network ATMs .....	\$2.50
Transfer funds at ATM other than ATMs owned or operated by Radiant CU or Presto Network ATMs .....	\$1.00
This fee will be applied against the originating account.	
Balance inquiry at ATM other than ATMs owned or operated by Radiant CU or Presto Network ATMs .....	\$1.00
ATM deposit adjustment .....	\$5.00
ATM & Visa Check Card international service fee .....	1.00%
Replace ATM card .....	\$10.00
Rush ATM card replacement .....	Actual charges paid
Replace Visa Check Card (First card replacement free) .....	\$15.00
Rush Visa Check Card replacement .....	Actual charges paid

**TELLER COUNTER ITEMS**

Cashier's check .....	\$5.00
Coin handling (free to Future Endeavors Account Holders) .....	4% of deposit
Credit Union check (payable to other than member) .....	\$3.00
Non-member check negotiation for non-RCU checks presented by RCU members (each check) .....	2% of face value, minimum \$5.00

Safe deposit box rental (annual fees):	
3 x 5 .....	\$35.00
5 x 5 .....	\$45.00
3 x 10 .....	\$55.00
5 x 10 .....	\$70.00
6 x 10 .....	\$73.00
7 x 10 .....	\$80.00
10 x 10 .....	\$90.00
Safe deposit box key deposit .....	\$4.00
Stop payments (all items) .....	\$35.00
Telephone/Call Center Transactions (per transaction) .....	\$5.00
Wire Transfers	
Domestic wire transfer (outgoing) .....	\$30.00
Wire transfer (incoming) .....	\$15.00
Visa gift card .....	\$3.50
Visa gift card replacement .....	Actual charges by Visa

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Point of Sale transactions .....	No charge
ATM transaction at ATM owned or operated by Radiant CU or Presto Network ATMs .....	No charge
Cash withdrawal at ATM other than ATMs owned or operated by Radiant CU or Presto Network ATMs .....	\$2.50
Transfer funds at ATM other than ATMs owned or operated by Radiant CU or Presto Network ATMs .....	\$1.00
This fee will be applied against the originating account.	
Balance inquiry at ATM other than ATMs owned or operated by Radiant CU or Presto Network ATMs .....	\$1.00
ATM deposit adjustment .....	\$5.00
ATM & Visa Check Card international service fee .....	1.00%
Replace ATM card .....	\$10.00
Rush ATM card replacement .....	Actual charges paid
Replace Visa Check Card (First card replacement free) .....	\$15.00
Rush Visa Check Card replacement .....	Actual charges paid

**TELLER COUNTER ITEMS**

Cashier's check .....	\$5.00
Coin handling (free to Future Endeavors Account Holders) .....	4% of deposit
Credit Union check (payable to other than member) .....	\$3.00
Non-member check negotiation for non-RCU checks presented by RCU members (each check) .....	2% of face value, minimum \$5.00

Safe deposit box rental (annual fees):	
3 x 5 .....	\$35.00
5 x 5 .....	\$45.00
3 x 10 .....	\$55.00
5 x 10 .....	\$70.00
6 x 10 .....	\$73.00
7 x 10 .....	\$80.00
10 x 10 .....	\$90.00
Safe deposit box key deposit .....	\$4.00
Stop payments (all items) .....	\$35.00
Telephone/Call Center Transactions (per transaction) .....	\$5.00
Wire Transfers	
Domestic wire transfer (outgoing) .....	\$30.00
Wire transfer (incoming) .....	\$15.00
Visa gift card .....	\$3.50
Visa gift card replacement .....	Actual charges by Visa

**ATM**

Point of Sale transactions .....	No charge
ATM transaction at ATM owned or operated by Radiant CU or Presto Network ATMs .....	No charge
Cash withdrawal at ATM other than ATMs owned or operated by Radiant CU or Presto Network ATMs .....	\$2.50
Transfer funds at ATM other than ATMs owned or operated by Radiant CU or Presto Network ATMs .....	\$1.00
This fee will be applied against the originating account.	
Balance inquiry at ATM other than ATMs owned or operated by Radiant CU or Presto Network ATMs .....	\$1.00
ATM deposit adjustment .....	\$5.00
ATM & Visa Check Card international service fee .....	1.00%
Replace ATM card .....	\$10.00
Rush ATM card replacement .....	Actual charges paid
Replace Visa Check Card (First card replacement free) .....	\$15.00
Rush Visa Check Card replacement .....	Actual charges paid

**TELLER COUNTER ITEMS**

Cashier's check .....	\$5.00
Coin handling (free to Future Endeavors Account Holders) .....	4% of deposit
Credit Union check (payable to other than member) .....	\$3.00
Non-member check negotiation for non-RCU checks presented by RCU members (each check) .....	2% of face value, minimum \$5.00

