

Schedule of Fees and Charges

Effective 09/01/2019

Check Returns		Business Checking	
Return Item/Insufficient Funds	\$30.00	No Minimum Balance	Free
Uncollected Funds	\$30.00		
Deposits/Payments/Other	\$4.00	Online Banking	
Under 18 or over 65 Years Old	\$5.00	Bill Payer (monthly fee)	Free
		Stop Payment on Bill Payer	\$20.00
ACH Returns		eStatements (monthly fee)	Free
Insufficient Funds	\$30.00	Loan Pay (convenience fee)	\$10.00
Uncollected Funds	\$30.00		
ACH Transactions		Wire Transfers	
Phone Pay Transactions	\$10.00	Incoming Domestic	Free
Recurring ACH Payments	Free	Incoming International	\$40.00
		Outgoing Domestic	\$25.00
Overdrawn Accounts		Money Orders	\$3.00
Accounts Overdrawn	\$20.00		
Overdraft Transfer Fees		Official Bank Checks	\$2.00
Regular Share/Money Market	\$3.00		
Debitor ACH Revocation	\$20.00	Escheat Fee/Abandoned Property	\$50.00
Overdraft Privilege		Duplicate Statements and/or Checks	
Overdraft Privilege Fee (Items honored)	\$30.00	First 3 Pages	\$5.00
The fee applies to overdrafts "created by check, in-person withdrawals, or other electronic means," as applicable		Each additional page	\$1.00
		Account Research and/or Reconciliation (Hourly)	\$20.00
Stop Payment Orders	\$30.00	Club Accounts (Holiday, Vacation and Fuel)	
Stop Payment Orders 65 and Over	Free	Early Withdrawals	\$12.00
ATM/Debit Cards		IRA Transfer or Close	\$50.00
Replacement Cards	\$10.00		
Traditional Checking/Share Account		Dormant Accounts (per year)	
Fees at Non-Credit Union/Foreign ATM Transaction		Applies to Checking, Money Market, and regular savings inactive for more than one year with balance less than \$250.00	\$12.00
ATM's: Withdrawals/Transfers/Inquires	\$1.00	Maintenance Service Charge	\$5.00
Fees at Non-Credit Union/Foreign ATM Transaction		Single Account Relationship	
ATM's: Withdrawals/Transfers/Inquires	\$2.50	Balance below \$100.00 (monthly fee)	
Preferred Checking Account - Minimum Required Daily Balance \$500.00		<i>To Avoid Maintenance Service Charge:</i>	
Unlimited ATM transactions at Credit Union ATM's if balance falls within required tiers		<i>Minimum Balance \$100.00 or more; or</i>	
10 Free ATM transactions per month at Foreign ATM's provided balance falls within required tiers		<i>More than 1 Open Relationship Account, and daily balance greater than \$0.01 cents</i>	
If balance falls below \$500 and any other tier up to \$10,000+.		Tax Levy/Subpoenas/Attachments	\$50.00
Traditional Checking Account ATM fees apply			
Preferred Gold Checking Account - Minimum required Daily Balance \$15,000.00			
Unlimited ATM transactions at Credit Union ATM's and Foreign ATM's, if required balance is maintained tiers			
If balance falls below \$35,000 and any other tier up to \$10,000+.			
Traditional Checking Account ATM fees apply			
If minimum daily balance falls below \$15,000, a monthly service fee will be applicable.	\$35.00		



DEDICATED TO OUR MEMBERS. INVESTED IN OUR COMMUNITY.

Lynn
947 Western Avenue
Lynn, MA 01905

Dorchester
256 Freeport Street
Dorchester, MA 02122

www.rwcu.com



NMLS#410564