



Schedule of Fees and Charges

Effective 12/02/2024

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Fees included in this notice are subject to change. Additional information available upon request.

Account Fees

Non-Return Fee (Paid)/Non-Sufficient Fund-NSF Fee (Returned)	\$30.00
Paperless Statements	No Charge
Mailed Paper Statements (Per Month)	\$5.00
<i>Accounts with quarterly statements will be assessed one \$5.00 fee per quarter. This fee will not be assessed to members under 18 or over age 65.</i>	
Statement Copies	\$5.00
Staff Assisted Transfer	\$5.00
Money Market Low Account Balance	\$10.00
Debit Card Replacement	\$5.00
Plastic Card Rushed Mail	\$75.00
Early Account Closure (180 Days)	\$5.00
Re-open member account or HSA within 180 days of closing	\$25.00
Account Research (Per Hour)	\$25.00
Christmas Club Early Withdrawal	\$5.00
Early ACH Deposit	\$10.00
Minimum Balance Fee	\$3.00
Fresh Start Checking (Per Month)	\$10.00
Garnishment & Tax Levy	\$25.00
Dormant Account (Per Month)	\$10.00

Any account with aggregate share balances of \$500.00 or less, and no member initiated activity on any share under that member number for the previous 12 months, shall be considered dormant, and a fee will be assessed on each share. Accounts where the primary owner is under age 18 are exempt. IRAs, HSAs, certificates, and funeral trust shares are also exempt. For example, a member with a dormant account that includes a savings and a funeral trust will be assessed a dormant fee on the savings only

Business Accounts

More than 100 deposited items per month (Per item)	\$0.15
Zip Night Deposit Bag Small	\$10.00
Zip Night Deposit Bag Large	\$15.00

Wire Transfer Fees

Domestic Outgoing	\$25.00
International Outgoing	\$75.00
Incoming	\$12.00

Check Cashing and Negotiation Fees

Non-members On-U's Check Cashing (Per Item)	\$5.00
Member Check Cashing	\$3.00
<small>The check negotiation fee is assessed only when the member's account balance is less than \$250.00 and the member has no other qualifying relationships with Ripco (loans, credit cards, other accounts with aggregate balances in excess of \$250.00). This fee will not be assessed to members under 18 or over age 65.</small>	
Check Copy (Per Item)	\$3.00
Stop Payment or Revocation	\$30.00
Stop Payment Block (3+)	\$50.00
Foreign Check Conversion	\$12.00
Deposit Item Returned	\$25.00
Checks Requiring Authentication	\$3.00

Safe Deposit Box Fees

3x5x21" per year	\$20.00
3x10x21" per year	\$30.00
5x10x21" per year	\$45.00
10x10x21" per year	\$70.00
10x15x21" per year	\$95.00
Lost Key/Reset	\$45.00
Late Payment per month	\$10.00
Lock Forcing	COST

Misc Fees

Cashier's Check (Per Check)	\$5.00
Money Order (Per Check; \$1000 max)	\$1.00
Temporary Checks (Sheet of 4)	\$2.00
Returned Mail (Per Piece)	\$5.00
Invalid Address Per Month	\$5.00
Debit Card International Transaction	1.1% USA