
COMMON FEATURES & FEES

Disclosure Statement

Effective May 13, 2021 and subject to change.

Bylaw Requirements

You must complete payment of one share in your Regular Savings (share) account as a condition of admission for RTP FCU membership. If the balance in your Regular Savings (share) account falls below \$25.00, you may be terminated from membership immediately.

Transaction Limitation

We reserve the right to, at any time, require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of Dividends

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

National Credit Union Share Insurance Fund

Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

Report a Lost or Stolen Card

To report a lost or stolen card, please call 800-472-3272.

Fee Schedule for Accounts and Services

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

Miscellaneous

ID Theft Protection Service (monthly)	\$1.50	
Paper Statement Fee	\$2.50	(monthly—excludes Youth Accounts and Credit Cards.)
Photocopy or email of statement	\$2.00	
Account activity printout or email	\$2.00	
Copy or email of check	\$2.00	
Loan Payment by Phone (each pmt. w/ 3rd party)	\$5.00	
Stop payment (each item)	\$30.00	
Non-Sufficient Funds (each item)	\$30.00	
Courtesy Pay (each item)	\$30.00	
Uncollected Funds (each item)	\$30.00	

Overdraft/Transaction Limitations on Savings

RTP Credit Union (RTP CU) limits pre-authorized, automated or telephone transfers/withdrawals from a Savings Account to six each month. The first two are free. After the first two transfers, you will be charged a fee per transfer/withdrawal.

The categories of transactions for which this fee may be imposed are those by any of the following means: Withdrawals and transfers (pre-authorized, automatic, scheduled of recurring) from a Savings Account using Home Banking, Touchtone Teller, call center, email, fax or other electronic means. There are no limits or fees associated with transfers/withdrawals from a Savings Account at an ATM, branch, in-person and by mail. There is no limit on transfers from Savings to make loan payments.

First 2	Free
After 2	\$13.00 (each)

Check Cashing Fee \$5.00 (per occurrence)

Applies to non-members and to members who only have a Regular Share Account with <\$5,000.00 balance.

Special Handling Fee	\$20.00 per item
Replacement Card (Visa® Debit and Credit Card)	\$15.00
Money Order	\$1.00
Returned Deposits / Payments / Drafts	\$15.00
Collection items	\$5.00 plus cost
Account research or assistance	\$15.00 per hour
Returned mail	\$3.00

Wire Transfers (incoming or outgoing)

Domestic	\$20.00
Foreign	\$50.00

ATM Usage Fees

- Transactions at an ATM owned by RTP Federal Credit Union are free.
- Use Cash Points (State Employees Credit Union's terminals) without having to pay surcharges.
- Use any Star or Plus ATM terminal to obtain cash. However, you are always subject to the ATM terminal's surcharge, if any apply.
- Use your Visa Debit Card for retail purchases with no fees or limits! Ask for cash back at grocery stores, gas stations, drug stores, etc. to avoid ATM surcharges and fees.
- In addition to surcharges the ATM terminal may charge, Cardholders are subject to transaction fees at ATMs not owned by RTP Federal Credit Union. After 5 ATM transactions (withdrawals, transfers or inquiries) each month, RTP FCU charges \$0.75 for each additional transaction.

Checking Account Fee (monthly)

Basic Checking	\$5.00 / month
Average Daily Balance of \$1,000 or more	No Monthly Fee
Min \$500 Direct Deposit & eStatements	No Monthly Fee
Interest Checking*	No Monthly Fee

*Minimum one-time monthly direct deposit of \$500, Debit Card, and eStatements with Home Banking required. See Truth-In-Savings for account disclosures and details.

Electronic Service Fees

Touch Tone Teller	Free/Unlimited
Online Banking	Free
Online Bill Pay	\$4.95 per month/unlimited (Free with eStatements)
Visa Debit Card	No monthly fee
Visa Check Card	No monthly fee

Unblock card fee

First time	Free
After first time	\$10.00

Card Replacement Fee \$15.00

Missing Auto Title Fee (after 90 days) \$100.00

Safe Deposit Box Fee

<u>Box size</u>	<u>Annual rent</u>
3 x 5	\$25.00
3 x 10	\$40.00
5 x 10	\$55.00
10 x 10	\$75.00

Other Fees

Loss of one or more keys	\$150.00
Late payment fee	\$10.00

Low Participation Fee \$10.00 per month

An account is subject to the monthly low participation fee if there is no activity during a 6 month period and combined share account balances (Regular Share, Checking, Money Market, Christmas Club, and Vacation Club) are less than \$200. This fee will not be charged for account holders under 18 years of age nor will it apply to Teen or Kid accounts. Members who have a Certificate of Deposit, IRA or loan are also excluded.

Early Close Fee \$15.00 (one time)

Applies to new members who close out their membership within the first 90 days.

Non-member Fees (FREE for members)

Notary service	\$5.00 per signature
Official check	\$3.00 per check

Denial of Services Policy

RTP Credit Union reserves the right to deny or restrict access to its accounts and services for certain causes, except the basic rights of a member to maintain a share account and vote in annual and special meetings. Restrictions may be used for causing a loss to the credit union or unacceptable member conduct that puts the credit union, its employees and/or members, at risk of loss, liability or harm. Unacceptable member conduct includes, but is not limited to, abuse of products or services of the credit union; abusive or threatening behavior and suspicious, fraudulent or deceptive activities. Denials and restrictions will be reasonably related to the nature of the member's conduct and will be determined on a case-by-case basis. This policy also applies to joint owners and authorized users of accounts and services. A member may be expelled for cause in accordance with NCUA Rules and Regulations and RTP Credit Union's Bylaws. Expulsion or withdrawal will not operate to relieve a member of any liability to the credit union. Members will be notified of all terminations of services in writing. If services are denied or restricted, a Regular Share Account with a minimum balance of \$25.00 (par value of a share) may be maintained. Dividends will be paid (if eligible) and voting rights will be preserved. All other accounts and/or services will be terminated immediately. Depending upon the circumstances and services restricted, members may be given 15 days to make new arrangements for automatic deposits and withdrawals and to allow time for outstanding checks to clear. For a copy of complete details which could result in denial of services or expulsion, please contact the credit union.

