

# Summary of Fees and Charges

	Fees & Charges beginning 5/1/2021
ATM withdrawal (out-of-network)	\$2.00 each
Below minimum par value	\$10.00 per month
Check cashing <sup>1</sup>	1% of check amount
Check cashing (non-member)	1% of check amount
Coin Counting	\$0.00
Coin Counting (non-member)	7% of total coin amount counted
Direct Spending Account monthly service fee	\$5.00 per month
Excessive withdrawal	\$5.00 each after 6 <sup>th</sup> withdrawal
Non-sufficient funds	\$35.00 each
Overdraft paid	\$35.00 each
Overdraft transfer	\$5.00 each
Paper statement fee	\$5.00 per mailed statement
Prime Spending Account monthly service fee <sup>2</sup>	\$9.00 per month
Return deposit item	\$35.00 each
Statement copy	\$5.00 each
Temporary Checks (4 checks per page)	\$2.00 per page
Undeliverable mail (returned mail/bad address)	\$10.00 per month

<sup>1</sup> Waived; (1) during the first 6 months of membership; (2) when aggregate average daily balance exceeds \$500.00; and (3) You maintain 2 or more accounts.

<sup>2</sup> Waived; (1) maintain an average daily balance of \$5,000.00 or more; or (2) monthly direct deposits totaling at least \$1,000.00 and 20 debit card transactions per month (PIN or Signature).

The fees and charges listed above will go into effect on May 1, 2021. All other fees and charges will remain the same. For a complete list of Resource One Credit Union's current fees, disclosures, and Terms & Conditions visit [www.r1cu.org/disclosures](http://www.r1cu.org/disclosures).