Rivermark community credit union

14405 Meyers Rd.
Oregon City, OR 97045
503.626.6600 or 800.452.8502
www.rivermarkcu.org

CONSUMER & BUSINESS FEE SCHEDULE

Effective 3/4/2025 and subject to change

Fee Category	Fee Title	Amount	Fee Description
General	Account Records	$3 each	Cost per statement, check or cashier's check copy, receipt, deposited item, IRS tax reporting form, etc. (No cost to access statements/checks/notices in Online banking.)
Membership Services	Research & Reconciliation	$25 per hour	For complex requests such as a large volume of statement and/or check copies, assistance with account reconciliation, or account verification letter requests. This fee is charged instead of the per copy fee described above.
	Inactive Account	$5 per month	For memberships with no loan or deposit account activity in 12 months and an aggregate deposit balance less than $500. Fee(s) may result in reducing the balance to zero and closure of membership. Waived if member is under age 19 and for Access Checking accounts.
	Cashier's Check	$5	One free check per day, a fee is assessed for each Cashier's Check issued thereafter.
	Legal-Garnishment/Tax Levy Processing	$50	Fee for processing garnishments and tax levies. Fee applies for each action even if previously received from the same source.
	Non-Member Check Cashing	$5	Fee to cash a check or to exchange a Rivermark member check for a cashier's check.
	Deposit/Payment Returned Item	$20	Charged when a Rivemark Accountholder's check, EFT or ACH item drawn on another financial institution is cashed, deposited, or presented for a loan payment and returned unpaid by the other financial institution.
Health Savings Accounts	HSA Service Fee	$2	Per Month
	HSA Plan Closure	$25	Charged when an HSA plan is closed.
Individual Retirement Account (IRA) Services	IRA Plan Closure	$25	Charged when an IRA plan is closed.
Online Banking Services	Expedited Bill Payment - Electronic	$3.95 each	Fee for bill payments that need to be rushed to recipient (outside of regular timeframes). Typically arrives a day earlier than regular electronic Payment.
	Expedited Bill Payment - Check	$20 each	Fee for bill payments that need to be rushed to recipient (outside of regular timeframes). Fee covers the cost of paper checks sent overnight.
Checking & Savings Services	NSF Item Paid* NSF=Non-Sufficient Funds)	$20	Charged when a check, Visa debit, or ACH debit is paid but overdraws the account because of insufficient funds in the account to cover the transaction.
	NSF Item Returned* NSF=Non-Sufficient Funds)	$5	Charged when a check, Visa debit, or ACH debit is returned unpaid because there are not sufficient funds in the account to cover the transaction.
	These fees are not charged by Rivermark on Access Checking accounts; members may still be subject to third party fees. - NSF fees limited to a maximum of six fees charged per business day, per account. - NSF fee waived if the item presented overdraws the account bo $6 or less. - NSF (Paid/Returned) fees for non-recurring, one-time Visa debit card and ATM transactions are dependent on whether the accountholder has opted into Rivermark's Debit Card Courtesy Pay Program. - NSF fees not charged for Visa debit card transactions approved with a positive balance that later settle against a negative available or actual balance.		
	Overdraft Transfers	No Fee	Checking overdrafts may be covered by available funds transferred from savings, money market, another checking, or a Visa credit card or line of credit account. There is not fee for transfers, however, transfers from a Visa credit card or line of credit will accrue interest from the time of the transfer until paid in full. (All checking accounts eligibile for this service.)
	Stop Payment	$30	Fee for each stop payment placed on a check, cashier's check, ACH item, Bill Pay transaction, recurring Visa debit card transaction, or Credit Union issued loan payment.
	Temporary Checks (Sheet of 4)	$2	Per page

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Miscellaneous Services	Incoming Wire	$8	Fee to process an incoming wire transfer to your account.
	Outgoing Domestic Wire	$20	Fee to send an outgoing wire transfer from your account. Service available to financial institutions located within the United States.
	Item Sent for Collection	Varies	Charged when an items is sent for collection (e.g., foreign checks). Fee is charged per item.
	Canadian/Foreign Check	$10 per item	Fee to process a check drawn on a Canadian or foreign bank.
	Returned Mail	$4 per month	Charged when mail is returned undeliverable.
	Payments by non-Rivermark Debit Card	$6.95	Avoid this fee by setting up automated payment or transfers to your Rivermark loan or deposit accounts.
	Transfers to Account by non-Rivermark Debit Card	$10	Fee charged for each transfer. Maximum transfer amount $500.
	Domestic Expedited Shipping (Cards)	$35	Charge for rush shipping of a debit or credit card to a U.S. address.
	International Expedited Shipping (Cards)	Varies	Pass through costs depend on service provider (e.g., UPS, FedEx) and destination. Quoted at time of request.
Visa/ATM Fees	ATM Transaction (Non-Rivermark ATM)	5 free per month $1.50 each thereafter	Each unique card number receives 5 free non-Rivermark ATM transactions, excluding the surcharge assessed by the ATM proprietor, per month. $1.50 fee assessed for each transaction over 5-per-month allowance. Deposits, withdrawals, and balance inquiries count as separate transactions. For Rewards Checking, when all requirements are met, non-Rivermark ATM surcharges are refunded (U.S. ATMs only, up to a maximum of $25 each month).
	ATM deposit Adjustment	$5 each	Processing fee to correct an accountholder's mis-keyed ATM error.
	Card Replacement	$5 per card	Cost to replace a lost or damaged card.
	Foreign Currency Conversion (ISA)	1% of transaction amount	International Service Assessment (ISA) and Foreign Transaction Fees are imposed on all foreign transactions, including purchases, cash advances and credits to your account. A foreign transaction is any transaction that you complete, or a merchant completes on your card outside of the U.S., U.S. military bases, territories, embassies, or consulates. A fee will also apply to purchase transactions made with merchants located in foreign countries, even if the transaction is initiated within the U.S.
	Foreign Transaction	1% of transaction amount	
Loan Services	Skip Payment	$30	Cost to skip a payment on a consumer loan. Please not, finance charges continue to accrue on unpaid balances.
Business Banking Services	Cash and Coin Orders	20¢ each	Cost per roll of coin or strap of bills ordered.
	Business Checking Plus	$15 Monthly	Monthly Fee waived with $5,000 average daily balance.
	Business Checking Per Item Fee	20¢ each	Checks deposited and/or cleared over account allowance as described below: -Business Checking: 250 items free per month; 20¢ each thereafter.
	Business Checking Plus Per Item Fee	15¢ each	Checks deposited and/or cleared over account allowance as described below: -Business Checking Plus: 500 items free per month; 15¢ each thereafter.
	Cash Deposited	15¢ per $100	For Business Checking - First $2,500 free per month;15¢ per $100 deposited thereafter. For Business Checking Plus- First $10,000 free per month; 15¢ per $100 deposited thereafter.