

SERVICE FEES

SERVICE FEES SUBJECT TO CHANGE WITHOUT NOTICE.

Treasury Management Services

Will be assessed in accordance with Member's applicable Agreement.

ATM/DEBIT CARD FEES

Some non-Royal Credit Union no-fee terminal owners may impose additional transaction fees, which will be posted at that terminal.

- Overdraw account through use of card¹
 - Transaction \$0.01 - \$10.00 \$10.00
 - Transaction \$10.01 or greater \$30.00
- International Service Assessment 1% of transaction amount

Will charge for copies of drafts and machine receipts, together with hourly fees for searching our records - Fees according to our then current fee schedule but will not charge if the request is a billing error under the Electronic Funds Transfer Act.

CHECKING AND MONEY MARKET ACCOUNT SERVICE FEES
Check Printing Fee - For Royal Exclusive Checks

- 80 checks \$18.00
- 40 checks \$10.00

Deposit Ticket and non-standard check fees - May vary according to market price.

Smart Checking Plus

- Per month fee if balance falls below \$700.00 minimum at any time during the month \$10.00

Save and Spend Duo Checking. (Effective February 28, 2025)

- Monthly fee if 20 debit card transactions have not posted and signer on account is not an enrolled and active user (every 90 days) of Royals digital banking platform. \$5.00
See Disclosure for more information.

Courtesy Pay and Debit Card Coverage (Paid NSF)¹

- Per item fee (This fee may be created by checks, debit card transactions or by electronic means.)
 - Item \$0.01 - \$10.00 \$10.00
 - Item \$10.01 or greater \$30.00

Inactive Account Fee

- Per month fee to Members age 18+ with Savings or Checking Accounts of \$25 or less, inactive for 6 months or more and with no other active services on that account. \$1.00

Royal Advantage Checking (Business)

- Per item fee for over 300 checks written/deposited per month \$0.10

Royal Advantage Plus Checking (Business)

- Per month fee if balance falls below \$3,000 minimum at any time during the month. \$10.00
- Per item fee for over 300 checks written/deposited per month. \$0.10

VISA SERVICE FEES
Prepaid Visa

- Processing fee per card \$2.50
- Monthly Inactivity Fee after 12 months. \$4.95
 - See Cardholder Agreement for additional details.

Royal Consumer & Commercial Rewards Visa Credit Card

- Cash Advance Fee-3% of transaction amount with a minimum of \$10.00 (maximum) \$75.00
- Minimum Finance Fee \$0.50
- Late Payment Fee (maximum) \$35.00
- NSF check or ACH transaction returned (maximum) \$35.00
- Over the limit fee (Commercial only) \$10.00
- International Service Assessment 2% of transaction amount

* Will charge for machine receipts, together with hourly fees for searching our records - Fees according to our then current fee schedule but will not charge if the request is a billing error under the Fair Credit Billing Act

OTHER SERVICE FEES
Business Bill Pay

Below are pass through fees that are charged by vendors of Royal Credit Union for services and other items. There will be no charge for any item if needed to correct a Royal error.

- Proof of payment not necessitated by a dispute \$25.00
- Payments returned due to Member error \$5.00
- ACH Return Fee \$10.00
- Overnight Fee (Business Bill Pay) \$19.95
- Second Day Fee (Consumer Bill Pay/Business Bill Pay) \$24.95/\$14.95

Collection Items

- Per Outgoing - plus any pass-through fees from other financial institutions \$10.00
- Incoming - (Royal receives item for collection) \$10.00

Municipal or Bond Coupon

- Per envelope \$8.50

Safe Deposit Box Annual Fees

- 3" x 5" x 22" \$20.00
- 3" x 10" x 22" \$40.00
- 5" x 5" x 22" \$30.00
- 5" x 10" x 22" \$50.00
- 6" x 10" x 22" \$60.00
- 9" x 10" x 22" \$75.00
- 10" x 10" x 22" \$85.00
- 10" x 15" x 22" \$120.00
- 15" x 22" x 22" \$150.00
- Replacement Key \$30.00
- Drilling of box - ask for current cost
- No insurance coverage is provided on box content

Wire Transfers

- Domestic Outgoing \$5.00
- International Wire Transfers (Businesses Only) \$35.00

Phone Payments

- Per non-Royal Debit Card Payment \$12.00

Online Loan Payments

- Per non-Royal Debit Card Payment \$6.00

Pay Loan from non-Royal Account

- Per non-Royal Debit Card Payment \$6.00

¹You will be charged a Courtesy Pay, Debit Card Coverage, or NSF fee when we pay transactions against your account that would exceed your available balance.