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Section V. FEE SCHEDULE DISCLOSURE

Important Account Information for Our Members

Fees and Transaction Limitations

EFFECTIVE May 1, 2018

The following fees and/or transaction limitations may be assessed or applied against your account:

GENERAL FEES	
River Valley Cashier's Check to a Third Party:	\$ 5.00 per check
Incoming Wire Transfer:	\$ 10.00 per wire
Outgoing Wire Transfer: Domestic International	\$ 20.00 per wire \$ 40.00 per wire
Collection Item (outgoing): Charge applies to Canadian or any other foreign check. Other financial institutions involved in the clearing process may apply additional charges by deducting them from the amount payable.	\$ 10.00 each
Deposited Checks Returned Unpaid:	\$ 10.00 each
Garnishments / Executions / Levies: Setup fee, plus fee per payment issued	\$ 30.00 set up fee \$ 2.00 per payment issued
Support Payments: Setup fee, plus fee per payment issued	\$ 30.00 set up fee \$ 2.00 per payment issued
Account Activity Printout:	\$ 1.00 per page
Account Research:	\$ 20.00 per hour \$ 20.00 minimum
Statement Copies: (\$5.00 first page, plus \$.50 per additional page, per month)	\$ 5.00 minimum
Returned statement for Invalid Address:	\$ 3.00 per item
Check Cashing Fee (may be waived for members based on account relationship):	\$ 10.00 per item
SHARE ACCOUNT FEES	
Overdraft from any savings account: If we overdraft from any savings account to cover a Check, ACH, ATM, or MasterCard Debit Card, the charge is per transfer.	\$ 6.00 per transfer
Account closed within 6 months: <ul style="list-style-type: none"> ● If the primary account group (primary and secondary account) is closed concurrently, a fee is charged. ● Closing any secondary accounts prior to closing the primary share account, results in a fee for each account closed. 	\$ 15.00 per account group \$ 15.00 per account
Inactive Account (after two years of inactivity):	\$ 5.00 per month
Excessive withdrawals (over 6 per month) on Non Transaction Accounts (REG D) Please refer to your Account Disclosure for definition of withdrawal limitations	\$ 10.00 per withdrawal

CHECKING ACCOUNT FEES

Overdraft (paid): by check, ACH or other electronic means, as applicable.	\$ 33.00 per item
Check returned for Non-Payment:	\$ 33.00 per item
Stop Payments:	\$ 33.00 each
Copy of a cleared check:	\$ 5.00 per check
Checking account reconciliation (balancing):	\$ 20.00 per hour \$ 20.00 minimum
Temporary Checks:	\$ 3.00 per pckg of 8
Check Orders (Harland Check Printers): Charge depends on the style of checks ordered.	Varies
Account closed within 6 months of opening date: <ul style="list-style-type: none"> ● If the primary account group (primary and secondary account) is closed concurrently, a fee is charged. ● Closing any secondary accounts prior to closing the primary share account, results in a fee for each account closed. 	\$ 15.00 per account group \$ 15.00 per account
Inactive Account (after two years of inactivity):	\$ 5.00 per month
Excessive withdrawals (over 6 per month) on Non Transaction Accounts (REG D) Please refer to your Account Disclosure for definition of withdrawal limitations	\$ 10.00 per withdrawal
My Choice Checking and 60+ Checking Account Plan non-qualification fee Please refer to your Account Disclosure for qualification requirements	\$ 3.95 per month

ELECTRONIC BANKING FEES

Teller 400:	No Charge
On-Line Banking:	No Charge
On-Line Banking Bill Pay: On-Line Banking Bill Pay Inactivity Fee: If no bill payments scheduled for a thirty day period	No Charge \$ 7.00 per month
ATM Withdrawal/Transfer – Unlimited free transactions at River Valley ATM's, and the first 4 w/d or transfers per month at a foreign ATM are free. NOTICE: If you use an ATM that is not operated by us, you may be charged a surcharge fee by the operator of the machine and/or by the automated transfer network.	Unlimited Free Transactions at River Valley ATM \$ 2.00 per non-River Valley ATM wd/transfer over 4
Replacement ATM Card:	\$ 5.00 per card
Replacement MasterCard Debit Card:	\$ 5.00 per card
Stop Payments on ACH pre-authorized electronic transactions:	\$ 33.00 each
Non-Sufficient or Uncollected Funds: ATM Card; MasterCard Debit Card; or ACH pre-authorized electronic transactions.	\$ 33.00 each