

Other Bank Fees (continued)

ATM/MASTERMONEY™ CARDS (5)

ATM Card.....	Free
MasterMoney™ Card	Free
Transaction at RCB ATMs.....	Free
Transaction at SUM & MoneyPass ATMs	Free
Transactions In Currencies Other Than US Dollar ⁷	
Cross Border Assessment ICA fee.....	0.90%*
Currency Conversion Assessment CCA Fee	0.20%*
Temporary ATM Card.....	Free
Overdraft.....	\$30.00
Card Replacement Fee.....	\$10.00
Card Replacement – Express Delivery.....	\$75.00

SAFE DEPOSIT BOX ANNUAL FEE

3X5X24 Annual Fee	\$30.00
5X5X24 Annual Fee	\$50.00
3X10X24 Annual Fee.....	\$60.00
5X10X24 Annual Fee.....	\$90.00
10X10X24 Annual Fee	\$175.00
Box Drilling (6).....	\$200.00
Key Replacement (6).....	\$20.00
Late Charge (after 30 days of due date).....	\$5.00

Box & Contents NOT Insured by FDIC or SIF

CHECK PRINTING

Check printing cost will vary according to style and quantity of checks ordered. Please ask a Banking Specialist for more information.

- (1) 18/65 overdraft fee \$5.00.
- (2) Applied daily after the 5th calendar day of overdraft status.
- (3) Subject to change as determined by the Office of the Commissioner of Banks.
- (4) Special rules apply if account owner is 18 years or younger or if the account owner is 65 years and older. Ask for details.
- (5) Surcharges may be assessed by other institutions for the use of their ATM. ATM surcharges will be reimbursed up to a maximum of \$10 per monthly statement cycle for the On-The-Go Checking account.
- (6) Subject to change based on cost incurred by the bank.
- (7) Charged as a percentage of conversion amount.

Personal Loan Account Fees

PAYOFF

Initial Payoff Request.....	No Charge
Payoff Request	
Subsequent Request on Same Property	
Within 6 Months.....	\$15.00
Payoff Processing Fee: [†]	
Residential Property.....	\$50.00
Commercial Property	\$200.00

MORTGAGES

Late Fee – percent of Principal & Interest

Varies by State

Recast Mortgage Request.....	\$300.00
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HOME EQUITY

Subordination Fee.....	\$200.00
Returned Item	\$30.00
Stop Payment.....	\$30.00

MISCELLANEOUS LOAN FEES

Research Fee (per hour, minimum 1 hour)	\$50.00
Confirmatory Discharge.....	\$50.00
Copies of File Documents.....	\$10.00
CPA Confirmations	\$25.00
Second Copy of 1098	\$20.00
Forced Placed Insurance Processing Fee.....	\$50.00
Non-sufficient Funds Charge (NSF-per item)	\$30.00
Partial Release of Collateral.....	\$75.00
Prior Year Documents.....	\$10.00
Water/Sewer Lien Processing Fee.....	\$50.00
Subpoena (per hour, min. 1 hr.).....	\$75.00

[†]Payoff processing fee waived for Reading Cooperative Bank to Reading Cooperative Bank refinances or payoffs due to normal amortization.

Payment of fees may be required prior to providing the requested service. The bank may assess other fees, based on the complexity of the requested service. Some fees are assessed to the loan account and will be billed and payable in the next billing statement. This fee schedule may be amended at any time.

(Rev. 12/15)

Personal Fee Disclosure

January 4, 2016: Items marked with an asterisk (*) have been added or changed. Fees Subject to Change.



For a list of our locations and hours please visit our website readingcoop.com

NMLS#: 457258
MEMBER FDIC | MEMBER SIF



Deposit Accounts

PERSONAL CHECKING ACCOUNTS (4)

Value Checking Account.....	Free
Value NOW Checking Account	
• Interest Bearing	
• Monthly maintenance fee if minimum daily balance of \$500 is not maintained or if you do not have direct deposit	\$10.00

On-the-Go Checking Account (5)

• Monthly maintenance fee if minimum daily balance of \$100 is not maintained.....	\$3.99
• Rebate of ATM surcharges up to a maximum of \$10 per monthly statement cycle.	

Student Checking Account.....Free*

PERSONAL SAVINGS ACCOUNTS (4)

Passbook Savings Account.....	Free
Statement Savings Account.....	Free
Christmas Passbook Savings Account	Free
Vacation Savings Account	Free
Student Savings Accounts	Free*

MONEY MARKET DEPOSIT ACCOUNT⁺

Monthly maintenance fee if minimum daily balance of \$2,500 is not maintained	\$12.00
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Excess Transaction Fee

(over 6 per statement cycle/per item).....	\$7.00
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GREEN ONLINE ACCOUNTS

Green Online Checking Account.....	Free
Green Online Savings Account.....	Free
Online Christmas Savings Account	Free
Online Vacation Savings Account.....	Free

Green On-the-Go Checking Account (5)

• Monthly maintenance fee if minimum daily balance of \$100 is not maintained	\$3.99
• Rebate of ATM surcharges up to a maximum of \$10 per monthly statement cycle.	

INDIVIDUAL RETIREMENT PLAN (IRA)

Annual Service Fee (per account holder).....	\$10.00
IRA External Transfer Fee.....	\$35.00

HEALTH SAVINGS ACCOUNT (HSA)

Annual Service Fee (per account).....	\$10.00
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Other Bank Fees

BANK CHECKS

Official Bank Check (Customers Only).....	\$4.00
Money Order (Customers Only)	\$2.00
Stop Payment/Reissue of an Official Bank Check/Money Order	\$25.00
Copy of Paid Official Bank Check/Money Order....	\$20.00

COLLECTION ITEMS

Domestic Check Collection.....	\$15.00
Foreign Check Collection.....	\$40.00

LIENS & WRITS (Each).....\$75.00

SUBPOENA (per hour, min. 1 hour).....\$75.00

LEVIES

Commonwealth of Massachusetts.....	\$75.00
IRS	\$75.00

RESEARCH (Back Office/In Branch)

Customer Account Research Fee (per hour, min. 1 hour)	\$50.00
Statement Copy Print Fee (per statement).....	\$10.00
Check Copies (First 25 checks free/then per check)	\$10.00
Other Documentation Duplication.....	\$25.00
CPA Confirmations	\$25.00

UNCLAIMED PROPERTY

Transfer Fee.....	\$25.00
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OVERDRAFTS (1) Insufficient Funds Overdraft Items

Returned or paid against insufficient funds by check, ATM, Debit Card or POS transactions, ACH or other means.(per item)	\$30.00
Sustained Overdraft Fee (2)	\$5.00

RETURN DEPOSITED ITEM (3)

Deposited or cashed check returned unpaid.....	\$6.84*
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STOP PAYMENT (4).....\$25.00

PASSBOOK REPLACEMENT FEE (Lost or Stolen)..... \$15.00

DORMANT ACCOUNT FEE

(Beginning of the 13th month of inactivity)	\$5.00
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LINKED PROTECTION FEE..... \$5.00

ACCOUNT CLOSURE

By Mail.....	\$10.00
Within Initial 6 Months of Opening.....	\$25.00

RETURN STATEMENT MAIL CHARGE

REPLACEMENT NIGHT DEPOSIT BAGS.....\$25.00

CREDIT CARD CASH ADVANCE FEE.....5% of the U.S. dollar amount

COIN MACHINE FEE

Customers.....	Free
Non-Customers.....	8.00%

FOREIGN CURRENCY PURCHASE*

(Minimum purchase amount \$500 US equivalent)

Customers.....	Free
Non-Customers.....	8.00%

NOTARY PUBLIC FEE.....Free

WIRE TRANSFERS

Outgoing/Incoming	
Domestic.....	\$20.00
Foreign.....	\$40.00
Wire Investigation.	\$25.00
Wire Rejection.....	\$10.00

ONLINE BANKING (readingcoop.com)

Account Access & Inquiry.....	Free
Transfers between RCB Accounts.....	Free
Online Bill Payment	Free

MOBILE BANKING (iPhone®, iPad®, Android™)

TELEPHONE BANKING (1-888-469-4441).....Free

*Transfers from a Savings or Money Market Deposit Account to another account or to third parties by preauthorized, automatic, telephone, or Online transfer or by check, draft, or similar order to third parties are limited to no more than six per monthly statement cycle. If you exceed the permitted limits repeatedly, we may restrict future transfer activity, convert your account to a transaction account, or close your account. If we take any of these actions, we will notify you that we have done so.