

## Other Bank Fees (continued)

### ATM/DEBIT BUSINESS CARDS<sup>3</sup>

ATM Card.....	Free
Debit Business MasterCard™.....	Free
Transaction at RCB ATMs.....	Free
Transaction at MoneyPass ATMs.....	Free
Transactions in Currencies Other Than US Dollar (7)	
ICA-CCA Fees.....	1.10%*
Overdraft.....	\$30.00
Card Replacement Fee.....	\$10.00
Card Replacement – Express Delivery.....	\$75.00

### SAFE DEPOSIT BOX ANNUAL FEE

3"X5"X24".....	\$30.00
5"X5"X24".....	\$50.00
3"X10"X24".....	\$60.00
5"X10"X24".....	\$90.00
10"X10"X24".....	\$175.00
Box Drilling (minimum) <sup>4</sup> .....	\$200.00
Key Replacement (minimum) <sup>4</sup> .....	\$20.00
Late Charge (after 30 days of due date).....	\$5.00

Box & Contents NOT Insured by FDIC or DIF

### CHECK PRINTING

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

- (1) Applied daily after the 5th calendar day of overdraft status.
- (2) Subject to change as determined by the Office of the Commissioners of Banks.
- (3) Surcharges may be assessed by other institutions for the use of their ATM. Surcharges can be avoided by choosing MoneyPass ATMs designated with a decal on or near the exterior of the ATM.
- (4) Minimum fee shown. Charge may be higher based on actual costs incurred by Bank.
- (5) Subject to account analysis and earnings credit.
- (6) Transactions include checks paid, ACH debits, ATM withdrawals, debit card/point-of-sale transactions, and deposits.
- (7) Fee as shown, except subject to account analysis and earnings credit with Enterprise Business Checking
- (8) Charged as a percentage of conversion amount.

## Cash Management Services

### ACH ORIGATION MONTHLY FEES<sup>7</sup>

ACH Origination Set Up Fee.....	\$40.00
Files Per Month Service Charge	
Up to 4.....	\$25.00
5.....	\$35.00
6.....	\$40.00
7.....	\$45.00
8.....	\$50.00
9.....	\$60.00
10.....	\$70.00
11.....	\$75.00
12.....	\$80.00
13.....	\$90.00
14.....	\$95.00

ACH Risk Monitoring Fee <sup>7</sup> .....	\$25.00
Business Online Banking Entitlements.....	\$25.00
Positive Pay Check Fraud Protection	
Monthly Fee <sup>7</sup> .....	\$25.00
Positive Pay Per Item Fee <sup>7</sup> .....	\$0.005
Positive Pay Mismatch Item Fee <sup>7</sup> .....	\$0.10

### REMOTE DEPOSIT SERVICES

Remote Deposit Service Fee <sup>5</sup> .....	\$50.00
Per Imaged Item Fee.....	\$0.10
Scanner.....	Varies

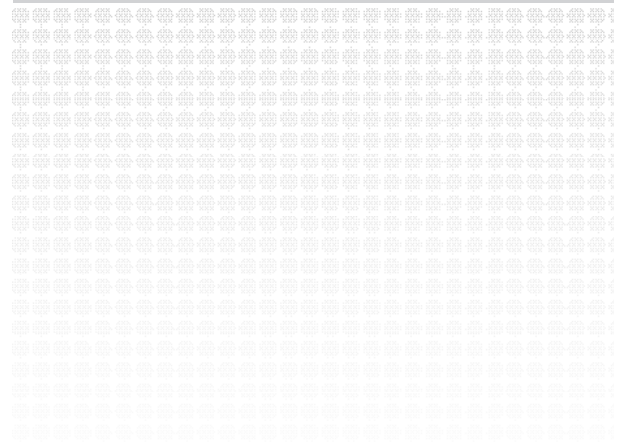
### MISCELLANEOUS LOAN FEES

Research Fee (per hour, minimum 1 hour).....	\$50.00
Reissue/Confirmatory Discharge Fee.....	\$50.00
Copies of File Documents.....	\$10.00
Partial Release of Collateral.....	\$200.00
Subpoena (per hour, min. 1 hr.).....	\$75.00
Loan Documentation Preparation/Review Fee	
Commercial Loans.....	\$350.00

(BFS012919)

# Business Fee Schedule

Effective April 1, 2019: 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](http://readingcoop.com)

NMLS#: 457258  
MEMBER FDIC | MEMBER DIF



## Commercial Deposit Accounts

### Small Business Checking

(Available to Sole Proprietors and Not-for-Profit Organizations only)

- Monthly maintenance fee if minimum daily balance of \$100 is not maintained .....\$3.99

### Easy Business Checking

- Monthly maintenance fee if minimum daily balance of \$1,000 is not maintained.....\$5.00
- No transaction fee for the first 150 transactions in each monthly statement cycle, \$0.50 for each additional transaction<sup>6</sup>

### Business Checking Plus

- Monthly maintenance fee if minimum daily balance of \$5,000 is not maintained.....\$20.00
- No transaction fee for the first 300 transactions in each monthly statement cycle, \$0.50 for each additional transaction<sup>6</sup>

### Enterprise Business Checking

Monthly Maintenance Fee (per monthly statement cycle) <sup>5</sup> .....	\$10.00
<i>the following transaction fees are per item</i>	
Items Deposited Fee <sup>5</sup> .....	\$0.10
Remote Deposited Image Items <sup>5</sup> .....	\$0.10
Checks Written Fee <sup>5</sup> .....	\$0.05
ACH Debit Svc Chg (Electronic Debits) <sup>5</sup> .....	\$0.05
On-Us Check Cash Svc Chg <sup>5</sup> .....	\$0.05
Deposits Made Svc Chg <sup>5</sup> .....	\$0.35

### INTEREST ON LAWYERS TRUST ACCOUNTS (IOLTA)

(Available to Attorneys only)

Monthly maintenance fee..... No Charge

### BUSINESS MONEY MARKET DEPOSIT ACCOUNT<sup>±</sup>

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

### Excess Transaction Fee

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

### SKY HIGH BUSINESS MONEY MARKET DEPOSIT ACCOUNT<sup>±\*</sup>

Monthly maintenance fee will be waived if you have a Reading Cooperative Bank checking account with a minimum of one transaction (deposit or withdrawal) during each monthly statement cycle.....\$5.00

### Excess Transaction Fee

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

### BUSINESS SAVINGS ACCOUNTS<sup>±</sup>

Statement Savings Account.....Free

## Other Bank Fees

### BANK CHECKS

Official Bank Check (Available to customers only).....	\$4.00
Money Order (Available to customers only).....	\$2.00
Stop Payment/Reissue of an Official Bank Check/Money Order.....	\$30.00
Copy of Paid Official Bank Check/Money Order	\$20.00

### COLLECTION ITEMS

Domestic Check Collection.....	\$15.00
Canadian Check Collection up to \$2,000 USD (US dollars or Canadian dollars).....	\$40.00
Other Foreign Check Collection.....	Varies (Minimum \$250 & maximum \$300)

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)

Account Research Fee (per hour, minimum 1 hour) .....	\$50.00
Statement Copy Print Fee (per statement).....	\$10.00
Check Copies (first 10 checks free/then hourly research fee applies).....	\$50.00*
Other Duplicate Documents (each).....	\$25.00
CPA Confirmations.....	\$25.00

### UNCLAIMED PROPERTY

Escheatment Fee.....\$50.00

**OVERDRAFTS** Insufficient Funds Charge for  
Overdraft Items or Returned Items by Check, ATM,  
Debit Card, POS transactions, ACH or other means.  
.....(per item) \$30.00

Sustained Overdraft Fee<sup>1</sup>.....\$5.00

### RETURN DEPOSITED ITEM<sup>2</sup>

Deposited or cashed check returned unpaid.....\$7.81\*

STOP PAYMENT.....\$30.00

### FOREIGN CURRENCY PURCHASE

(Minimum purchase amount \$500 US equivalent)

Customers.....	Free
Non-Customers.....	\$10.00

ADDITIONAL MONTHLY STATEMENT.....\$50.00  
(Charged on enrollment and on anniversary thereafter)

### DORMANT ACCOUNT FEE

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

LINKED PROTECTION FEE (per transfer)<sup>±</sup>.....\$5.00

### ACCOUNT CLOSURE

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

RETURN MAIL CHARGE.....\$5.00

### REPLACEMENT NIGHT DEPOSIT BAGS

(PER BAG).....\$25.00

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

### COIN MACHINE FEE

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

### 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
EFT Security Tokens (each).....	\$6.00/month
User Entitlements <sup>7</sup> .....	\$25.00/month

### EXPEDITE BILL PAYMENT

Overnight Check Payment.....	\$12.95
Same Day Bill Payment.....	\$9.95

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

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

### ACH

Return Originated Item Fee.....	\$7.50
Origination File Reversal Fee.....	\$25.00

<sup>±</sup> Please see the Business Terms & Conditions of your Account Disclosure containing Transactions Limitations.