

# Business Fee Schedule

Effective October 1, 2022: Items marked with an asterisk (\*) have been added or changed. For account specific fees, refer to our Business Terms and Conditions.

## Miscellaneous Fees

### OVERDRAFTS

Insufficient Funds Charge for Overdraft Items or Returned Items by Check, ATM, Debit Card, POS transactions, ACH or Other Means .....(Per day) \$15.00\*

### RETURN DEPOSITED ITEM (1)

Deposited or cashed check returned unpaid .....\$8.41\*

STOP PAYMENT .....\$30.00

### BANK CHECKS

Official Bank Check (Customers Only)..... \$10.00\*  
 Money Order (Customers Only)..... \$5.00\*  
 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, Minimum 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 Documentation Duplication .....\$25.00  
 CPA Confirmations.....\$25.00

### UNCLAIMED PROPERTY

Escheatment Fee .....\$50.00

### 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)

LINKED PROTECTION FEE (Per Transfer) ..... Free\*

### 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

### 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  
 P2P ..... Free\*

### EXPEDITE BILL PAYMENT

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

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

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

### ACH

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

*Continued on back side*



NMLS#: 457258  
 MEMBER FDIC | MEMBER DIF



Fees subject to change.

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## ATM/MASTERMONEY™ CARDS (2)

|   |         |
|---|---------|
| ATM Card.....   | Free    |
| MasterMoney™ Card.....                                    | Free    |
| Transaction at RCB ATMs.....                              | Free    |
| Transaction at MoneyPass ATMs .....                       | Free    |
| Currency Conversion and Cross-Border Transaction Fee (3)* |         |
| ICA-CCA Fees .....  | 1.10%   |
| Card Replacement Fee .....                                | \$10.00 |
| Card Replacement – Express Delivery.....                  | \$75.00 |

## SAFE DEPOSIT BOX ANNUAL FEE (6)

### Box & Contents NOT Insured by FDIC or DIF

|   |           |
|---|-----------|
| 2X5X24 Annual Fee.....                        | \$30.00*  |
| 3X5X24 Annual Fee.....                        | \$40.00*  |
| 5X5X24 Annual Fee.....                        | \$50.00   |
| 3X10X24 Annual Fee .....                      | \$75.00*  |
| 5X10X24 Annual Fee .....                      | \$100.00* |
| 10X10X24 Annual Fee.....                      | \$175.00  |
| 12X12X24 Annual Fee .....                     | \$200.00* |
| Box Drilling minimum (4).....                 | \$250.00* |
| Key Replacement minimum (4).....              | \$20.00   |
| Late Charge (After 30 Days of Due Date) ..... | \$5.00    |

## CHECK PRINTING

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

## Cash Management Services

### ACH ORIGINATION MONTHLY FEES (5)

|  |                                  |
|--|----------------------------------|
| Files Per Month Service Charge                   |                                  |
| Up to 4.....                                     | \$25.00                          |
|  | \$10.00 For Each Additional File |
| Positive Pay ACH/Check Fraud Protection (5)..... | \$50.00*                         |
| Positive Pay Check Item Fee (5) .....            | \$0.005                          |
| Positive Pay Mismatch Check Item Fee (5) .....   | \$0.10                           |

### REMOTE DEPOSIT SERVICES

|                                     |         |
|-------------------------------------|---------|
| Remote Deposit Service Fee (5)..... | \$50.00 |
| Per Imaged Item Fee.....            | \$0.10  |
| Scanner.....                        | Varies  |

### OVERNIGHT SWEEP SERVICES

|                                   |           |
|-----------------------------------|-----------|
| Overnight Sweep Fee (Annual)..... | \$100.00* |
|-----------------------------------|-----------|

### DIGITAL FUNDING SERVICES

|               |       |
|---------------|-------|
| ZRent .....   | Free* |
| ZEscrow ..... | Free* |

### 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 |

- (1) Subject to change as determined by the Office of the Commissioners of Banks.
- (2) 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.
- (3) Charged as a percentage of conversion amount.
- (4) Minimum fee shown. Charge may be higher based on actual costs incurred by Bank.
- (5) Subject to account analysis and earnings credit.
- (6) Sizes vary by branch location.

