Fee Schedule

All Accounts

Non-Sufficient Funds – NSF/Uncollected Includes checks, ACH, Bill Payment, RFCU Check Card, POS withdrawals and ATM withdrawals	$19.00 ($14.00 for Senior Citizens)
Copy of Monthly Statement	$3.00 per statement
Copy of Cancelled Check	$1.00 each
Research Fee	$50.00 per hour
Lost Passbook	$10.00
Passbook Monthly Fee	$2.00
Telephone Check Withdrawal not processed through TeleTouch	$2.00
eCheck payment by telephone	FREE
Debit card payment by telephone	$10.00
eCheck payment online	FREE
Debit card payment online	$10.00
Treasurer's Checks	first check is free, $3.00 each additional check, $2.00 for Senior Citizens
Money Orders – maximum amount is $1,000.00	first check per day is free, $1.00 each additional check , $0.75 for Senior Citizens
Wire Transfers – Domestic – must be received by 12:30PM for same day completion	$20.00
Address Corrections – to correct an incorrect address when mail is returned to the Credit Union	$2.00
Inactive Fee – balance of less than $5.00 inactive for over 6 months	$5.00 or current outstanding balance
Inactive Abandoned Property Fee – share or share draft accounts inactive for over 3 years	$50.00
Holiday Club Accounts – penalty charged if withdrawal is made before September 30th	$10.00
Online Banking	FREE

Online Bill Payment Inactive Bill Payment (less than 3 transactions within 45 day period)	FREE $5.00
eStatements	FREE
Coin Counting for Members with a Active* Checking Account	FREE
Coin Counting for Members with a Non-Active* Checking Account	Coin total $1.00 to $5.00 – fee $1.00 Coin total $5.00 to $25.00 – fee $5.00 Coin total $25.00 and up – fee $10.00 *Active Checking: Meet one of the following criteria monthly – recurring direct deposit of $100 or more, or make 3 or more debit purchases, or pay 3 or more bills using Bill Pay

Stop Payments

Check and ACH Stop Payment Request	$32.00
Money Order or Treasurer's Check Stop Payment Request	$32.00

Individual Retirement Account (IRA)

Trustee Transfer	$25.00
Premature Distribution	$25.00

MasterMoney Debit/ATM Cards

Withdrawals and inquiries at Arise branches or Arise cash machine locations	FREE
Inquiry transaction at other locations*	$1.00
ATM Withdrawal at other locations*	$1.00
MasterMoney/Retail purchase	FREE
Debit, ATM, NEACH Overdraft Non-Sufficient Check Paid (includes checks, ACH, Debit Card, POS and ATM Withdrawals)	$19.00
Card replacement fee	$5.00
Currency Conversion Fee (Charged on all cross-border transactions regardless of whether there is a currency conversion.)	1.1%
Rush card replacement fee Certain share draft checking accounts have different fee structures for ATM transactions – please see Share Draft Checking below for details*	$25.00

VISA® Cards

Annual fee	FREE
Late Payment	Up to $25.00
Card replacement fee	$5.00
Convenience Check Stop Payment	$32.00
Convenience Check or Cash Advance	FREE
Returned Convenience Check	$32.00
Rush card replacement fee	$25.00
Draft Retrievals	$4.00 for copy

Safe Deposit Boxes

Available at the Marshfield and Walpole branches	
3" height X 5" width X 21" length	$25.00
5" height X 5" width X 21" length	$35.00
3" height X 10" width X 21" length	$45.00
5" height X 10" width X 21" length	$65.00
10" height X 10" width X 21" length	$110.00
Replacement charge for key	$25.00
If both keys are lost and box must be drilled by professional locksmith	$200.00

Mortgage Servicing Fees

Partial Release of Mortgage	$100.00
Subordination Agreement Processing	$150.00
Confirmatory Release Discharge	$25.00
Mortgage Payoff	FREE verbal quote, $15.00 for faxed or written quote

Levy Processing

Service charge to process tax levies	$25.00
Service charge to process child support levies	$20.00

Savings Accounts

High Yield Reward Savings	1 FREE withdrawal per month
	$25 for each additional withdrawal
Money Market	3 FREE checks per month
	Minimum balance of $1,000 to open
	$10.00 for each additional check

Share Draft Checking Accounts

FREE Checking	No monthly fee First order of checks is FREE $1 fee for use of a non-Arise Financial ATM Free Online Banking, Bill Pay, Mobile Deposits and Estatements available
Premium Checking	$6 monthly fee if balance falls below $1500 Competitive dividends, plus dividends with balance over $1500 FREE personalized checks FREE foreign ATM usage, with up to $10 surcharge refund reward Free Online Banking, Bill Pay, Mobile Deposits and Estatements available
50 Plus Checking	No monthly fee Competitive dividends FREE personalized checks FREE foreign ATM usage, with up to $10 surcharge refund reward Free Online Banking, Bill Pay, Mobile Deposits and Estatements available
Direct Access Checking	No monthly fee Earn dividends with the convenience of direct deposit, or any auto payment. First order of checks is FREE 8 FREE foreign ATM visits per month, with up to $10 surcharge refund reward Free Online Banking, Bill Pay, Mobile Deposits and Estatements available

Checking Accounts No Longer Available	
Dividend Checking	FREE to members 40+ FREE unlimited checkwriting FREE Unlimited ATM transactions* With direct deposit of your net pay, Social Security or pension to your account, you'll receive reimbursement for up to $10 a month in ATM surcharges.
Small Business Checking	FREE-No monthly charge No per check charge No deposit charge FREE Online Banking FREE Unlimited Bill Pay $1.00 per transaction at non-Arise Financial ATMs
Extra Checking	FREE Unlimited check writing FREE Unlimited ATM transactions* Reimbursement for up to $10 in foreign ATM surcharges.
Image Checking	$5.00 monthly charge waived if average monthly balance is $600.00
Business Checking	$6.00 monthly charge $0.25 per check charge $0.30 per deposit
* Some institutions may charge you directly for using their ATMs	

Loans

Consumer and Home Equity Lines and Loans	Payments more than 15 days late will be charged a late fee of $10.00 or 10% of the payment amount, whichever is less.