



**Rushmore Electric Federal Credit Union**

1715 Cambell  
P.O. Box 2414  
Rapid City, SD 57709-2414

**SCHEDULE OF FEES**

*All Fees Are Subject to Change*

SHARE / SAVINGS ACCOUNT FEES

Dormant/Inactive Account, per month . . . . .	\$5.00
(No activity for 2 years and over 18 years of age)	
Transfer Fee, per transfer . . . . .	\$2.00
Account Closure . . . . .	\$5.00
(If closed within 3 months of opening)	

SHARE DRAFT / CHECKING ACCOUNT FEES

Check Printing . . . . .	Varies
Copy of Paid Check, per check . . . . .	\$5.00
(More than 5 checks, Account Research Fee will apply)	
Debit / ATM Card Replacement . . . . .	\$5.00
Transfer Fee, per transfer . . . . .	\$2.00
Overdraft, per item . . . . .	\$20.00
Overdraft – 6 Automatic Transfer Limit Met, Per item . . . . .	\$5.00
(Federal Regulation D permits a total of six transfers per month without signature from each savings account)	
Stop Payment Order . . . . .	\$20.00

ONLINE SERVICES FEES

Online Banking . . . . .	Free
Online Bill Pay . . . . .	Free
Online E-Statements . . . . .	Free

OTHER FEES

Account Research . . . . .	\$20.00/Hour - \$5.00 minimum charge
Credit Union Check, per check . . . . .	\$2.00
(No fee if check is made payable to the member)	
Dishonored Pre-Authorized Payment/Check Written by Member, per item . . . . .	\$20.00
Deposited Payment / Return Item ACH or Share Draft . . . . .	\$20.00
Stop Payment on Credit Union Check . . . . .	\$30.00
Visa Gift Card . . . . .	\$3.00
Visa Travel Card (Reloadable) . . . . .	\$5.00
Visa Card Replacement . . . . .	\$5.00
Visa Card Replacement (Special Handling) . . . . .	\$15.00
Visa Card Replacement (Rush) . . . . .	\$50.00
Visa Return Payment Fee . . . . .	\$20.00
Consumer Loan Refinance (in house) per occurrence . . .	\$50.00
(When changing an item on an existing loan such as reducing interest rate, changing collateral, changing from fixed to variable rate, or similar change which requires documentation)	
Overnight Mail Service. . . . .	\$40.00
Statement Copies, per page . . . . .	\$2.00
Title Handling Fee – All States . . . . .	\$20.00
Wire Transfer – Outgoing . . . . .	\$15.00
Wire Transfer – Incoming . . . . .	Free

SHARE VALUE

Par Value of One Share . . . . .	\$5.00
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As a financial cooperative, we revise our fee schedule from time to time. Fees for the following services will be effective 07/01/2017

