



# SCHEDULE OF RATES, QUALIFYING BALANCES, AND FEES

Dividend Rates Effective June 1, 2022

Share	APR	APY	Minimum Daily Balance to Earn Dividends
Regular Share	0.10%	0.10%	\$250.00
myCA\$H and KARS	0.10%	0.10%	\$5.00
Super Share			
\$2,000.00 - \$9,999.99	0.15%	0.15%	\$2,000.00
\$10,000.00 - \$24,999.99	0.25%	0.25%	\$10,000.00
\$25,000.00 - \$99,999.99	0.35%	0.35%	\$25,000.00
\$100,000.00 +	0.50%	0.50%	\$100,000.00
Mega Share			
\$25,000.00 - \$49,999.99	0.30%	0.30%	\$25,000.00
\$50,000.00 - \$99,999.99	0.40%	0.40%	\$50,000.00
\$100,000.00 - \$249,999.99	0.55%	0.55%	\$100,000.00
\$250,000.00 +	0.60%	0.60%	\$250,000.00
X-Tra Kash	0.10%	0.10%	\$250.00
Holiday Club	0.10%	0.10%	\$5.00
Escrow	No Dividends		NA

## Share Draft

Basic Share Draft	No Dividends		NA
Dividend Share Draft	0.20%	0.20%	\$2,000.00
Smart Share Draft			
\$0.01 - \$15,000.99	1.98%	2.00%	None
\$15,001.00 +	0.10%	0.10%	None
Non-qualifying Rate	0.05%	0.05%	None
Business Share Draft	0.20%	0.20%	\$2,500.00

## Share Certificate

			Dividends Post
91 Day	0.20%	0.20%	At Maturity
6 Month	0.30%	0.30%	Monthly
9 Month	0.35%	0.35%	Monthly
12 Month	0.40%	0.40%	Monthly
18 Month	0.45%	0.45%	Monthly
24 Month	0.55%	0.55%	Quarterly
36 Month	0.65%	0.65%	Quarterly
60 Month	1.50%	1.51%	Quarterly

## IRA Share Certificate

Variable IRA	0.25%	0.25%	Monthly
12 Month IRA	0.40%	0.40%	Quarterly
24 Month IRA	0.55%	0.55%	Quarterly
36 Month IRA	0.65%	0.65%	Quarterly
60 Month IRA	0.75%	0.75%	Quarterly

Rates subject to changes without notice.

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RIAFCU.com

Insured by NCUA



# FEES AND CHARGES

Effective June 1, 2022

## General Account Fees Applying To All Accounts

Insufficient Funds (Overdraft/Paid).....	\$29.50
Insufficient Funds (Returned).....	\$29.50
Stop Payment on an Item.....	\$29.50

## Regular Share

Accounts Closed Within 90 Days of Opening.....	\$20.00
Automatic Transfer to Cover Overdrafts.....	\$5.00

## Share Draft

Draft Copy.....	\$3.00
Source of Receipt.....	\$6.00
Force Closure.....	\$30.00
Draft Returned for Closed Account.....	\$6.00
Draft Order..... Cost Varies Depending on Design	
Excess Draft Fee (Regular Share Draft) (Per Item Over 40 Per Month).....	\$0.15
Low Balance on Dividend Share Draft (Per Month).....	\$5.00
Low Balance on Business Share Draft (Per Month).....	\$5.00
Business Draft Clearing.....	\$0.20
Perks Share Draft Monthly Fee.....	\$5.00

## Super Share

Low balance (Per Month).....	\$5.00
Excess withdrawals (Per Month).....	\$5.00

## Mega Share

Low balance (Per Month).....	\$10.00
Excess withdrawals (Per Item Over 3 Per Month).....	\$10.00

## ATM/Debit Card

Monthly Foreign ATM Transactions Over Six (Per Item).....	\$1.00
Replacement or Additional Card.....	\$10.00
Hot Card.....	\$15.00

## Internet

Bill Payment Monthly Fee.....	\$4.95
Bill Payment Expedited Electronic Payment.....	\$5.00
Bill Payment Expedited Paper Payment.....	\$25.00
Bill Payment Annual Transaction CD	\$30.00 Plus Shipping

## Other Fees

Account Reconciliation (Per Hour).....	\$20.00
	Plus \$2.00 Per Page
Account Research (Per Hour).....	\$20.00
	Plus \$2.00 Per Page
Address Update (Postal Notification).....	\$3.00
Check Cash/Negotiation Fee (Exceptions Apply).....	2% of Total with \$5.00 Minimum
Coin Counter Usage (Per \$100.00 Counted).....	\$3.00
Copy Machine (Per Page).....	\$0.25
Corporate Check (Payee Other Than Member).....	\$5.00
Corporate Check Copy (Per Copy).....	\$10.00
Collection Check (Incoming Domestic).....	\$10.00
Collection Check (Outgoing Domestic).....	\$15.00
Dormancy (Inactive for 12 Months).....	\$25.00
Fax Machine Sending (First Page).....	\$5.00
	Additional Pages (Per Page)..... \$1.00
Fax Machine Receiving (Per Page).....	\$1.25
ID Theft Monthly Fee (Optional Program).....	\$1.00
Item Sent for Collection.....	\$5.00 Plus Actual Cost
Garnishment or Levy.....	\$75.00
Lien Registration.....	As Applicable By State or County
Loan Extension Agreement.....	\$30.00
Mortgage Release Fee.....	As Applicable By County
1st Mortgage Processing Fee.....	\$500.00
2nd Mortgage Processing Fee.....	\$300.00
Returned Check/Draft Second Party Collection.....	\$12.00
Statement/History Copy (Per Page).....	\$2.00
Telephone Transfer Receipt Request.....	\$3.00
Unknown Address Monthly Fee.....	\$5.00
Verification of Deposit Completion Fee.....	\$25.00
Wire Transfer (Outgoing Domestic).....	\$25.00
Wire In.....	\$10.00