

Please refer to our website for more account details. For additional information, refer to the Riverset Credit Union Membership and Account Agreement Disclosure and specific Account Information Schedule(s). A copy of this document is available for review at a Riverset branch, online at [riverset.com](http://riverset.com), or can be requested by phone at 412-488-2525, or via mail at 53 S. 10th Street Pittsburgh, PA 15203.

**All fees are per item, unless otherwise noted:**

Account Early Close Penalty Assessed when an account is closed within 90 days of opening.	\$5.00	IRA Trustee Transfer, to another institution	\$30.00
Account Reopen Assessed when an account is closed and reopened within 6 months.	\$10.00	Legal Process Tax Levy, Garnishment, Writ, Attachment, plus attorney and court costs if applicable.	\$50.00
Account Research, per hour (min. 1 hour)	\$30.00	Monthly Service Charge Simple Savings, Simple Checking	\$7.00
ATM usage at non-Riverset or non-PNC Bank ATMs	\$3.00	Clean Slate Checking	\$10.00
Card Mailing, Overnight	\$70.00	Overdraft or NSF Penalty Assessed when the available balance in your account is insufficient to cover an item (check, ATM/POS authorization, Online Banking or other electronic debit, etc.) presented for payment. An Overdraft Fee is assessed when such items are paid. An NSF Fee is assessed when the item is returned unpaid. Items may not be processed in the order they occur, which can affect overdraft fees. See Withdrawal Restrictions in the Membership and Account Agreement for details.	\$30.00
Card Mailing, 2 Business Day	\$40.00	Post Dated/Stale Dated Check Order	\$5.00
Card Replacement – ATM	\$5.00	Returned Mail, per month	\$7.00
Card Replacement – Debit	\$12.00	Statement Copy	\$5.00
Cashier's Check	\$10.00	Stop Payment Order	\$30.00
Check Copy	\$2.00	Stop Payment Cancellation Request	\$10.00
Check Printing	Varies by Style	Tax Document, duplicate	\$10.00
Check Request, Mail	\$5.00	Verification of Deposit	\$10.00
Deposited/Cashed Check Return	\$30.00	Wire Transfer - Domestic Incoming	\$15.00
Dormant Account, per month	\$10.00	Outgoing	\$15.00
Escheat/Abandoned Account	\$100.00	Wire Transfer - Foreign Incoming	\$15.00
Excessive Withdrawal - Club Assessed when more than two withdrawals are completed during a calendar year.	\$10.00		
Excessive Transaction - Money Market, & Savings Assessed when more than six limited (preauthorized, telephonic, or via data transmission) withdrawal transactions are completed during a calendar month, as per Banking Regulation D.	\$10.00		
International Transaction (ATM/POS)	1.00%		

### Optional Banking Services:

Online & Mobile Banking: No Charge, including bill payments, electronic statements, A2A and Popmoney payments, unless otherwise specified on Online Banking.

Telephone Banking: Automated System (ARU): FREE  
Staff-Assisted Transaction/Balance Request: \$2.00 each

Overdraft Protection: If you have signed up for Overdraft Protection in conjunction with a checking account, a charge of \$7.00 will be assessed on each transfer from a savings or money market account initiated to cover any transactions that would, if honored by the Credit Union, overdraw the checking account.