

**RADIANT CREDIT UNION  
MEMBER ACCOUNT FEE SCHEDULE  
EFFECTIVE NOVEMBER 1, 2023**

**MEMBERSHIP & ACCOUNTS**

Account closing	
(If account is closed within 90 days after opening).....	\$20.00
Account research and balancing	
assistance per hour (minimum \$25.00).....	\$25.00
ACI – Speedpay:	
Payments made via member self-serve portal.....	\$3.95
Payments made via a Radiant Employee.....	\$7.95
Chargeback fee for ATM/DEBIT/ACH.....	\$15.00
Basic Checking (share draft account)	
(each month).....	\$10.00
Copy of draft (or other transaction slip).....	\$5.00
Copy of statement.....	\$5.00
Deposited items returned unpaid.....	\$15.00
Dormant account fee (each month).....	\$15.00
<p>An account is considered dormant when no member-initiated monetary transaction has occurred for 365 days. The dormant account fee will be assessed on dormant accounts which belong to a member who is 19 years or older and has less than \$100.00 on deposit (all share and certificate accounts) and has had no share or loan monetary activity for 365 days (other than credited dividends) and has no loan, share certificate, IRA, or Visa. Fee will be applied against regular share account.</p>	
Escheatment (per account/box).....	\$60.00
(Abandon account or safe deposit box processing)	
Foreign deposit or collection item processing.....	\$10.00
Garnishments, levies, tax liens.....	\$100.00
eBanking BillPay service.....	No charge
(Service will be cancelled after two months of inactivity)	
Interest-bearing share draft (checking) account	
below required daily balance (each month).....	\$5.00
IRA/HSA transfer:	
Partial transfer.....	\$25.00
Full transfer and close.....	\$35.00
Mail:	
Next day mail delivery.....	Actual charges paid
Returned mail.....	\$15.00
Manual processing of share draft or other electronic item.....	\$10.00
Medallion Stamp.....	\$10.00
Non-Sufficient Funds (NSF) / Courtesy Pay Fees*:	
NSF (returned item) fee (per presentment).....	\$40.00
Courtesy Pay (paid item) fee for	
share draft or electronic item (each).....	\$40.00
E-Courtesy Pay (paid item) fee for	
ATM or one-time debit card transactions (each).....	\$40.00
(Credit Union has no obligation to make any courtesy payment)	
Notary Services (per non-Radiant document).....	\$5.00
Returned item re-presentment (per re-presentment).....	\$6.00
Regular share account balance	
below par value (\$5.00) at month end (each month).....	\$5.00

Safe deposit box rental (annual fees):	
3 x 5.....	\$35.00
5 x 5.....	\$45.00
3 x 10.....	\$55.00
5 x 10.....	\$70.00
6 x 10.....	\$73.00
7 x 10.....	\$80.00
10 x 10.....	\$90.00

Safe deposit box key deposit.....\$25.00

Share draft printing..... Fee based on style of draft

Skip-A-Pay.....\$40.00

**Statement (paper):**

Interim .....\$5.00

Monthly.....\$3.00

(Radiant accounts opened and receiving paper statements prior to 1/1/2022 are not subject to the paper periodic statement fee.

All new accounts, and any current accounts with e-statements, that are established or converted after 1/1/2022 will receive the paper statement fee. The paper statement fee is assessed to the regular shares.)

**Stop payments:**

Employee assisted checks & ACH .....\$35.00

eBanking Checks Only .....\$25.00

**Wire Transfers:**

Domestic wire transfer (outgoing) .....\$30.00

Wire transfer (incoming).....\$15.00

**ATM**

ATM transaction at ATM owned or operated

by Radiant or Presto Network ATMs ..... No charge

ATM deposit adjustment.....\$5.00

ATM & Visa Debit Card international service fee..... 1.00%

Balance inquiry at ATM other than ATMs owned

or operated by Radiant or Presto Network ATMs .....\$1.00

Cash withdrawal at ATM other than ATMs owned

or operated by Radiant or Presto Network ATMs .....\$3.50

Point of Sale transactions..... No charge

Replace ATM card .....\$10.00

Rush ATM card replacement ..... Actual charges paid

Replace Visa Debit Card .....\$15.00

Rush Visa Debit Card replacement ..... Actual charges paid

Transfer funds at ATM other than ATMs owned

or operated by Radiant or Presto Network ATMs .....\$1.00

(This fee will be applied against the originating account.)

**TELLER COUNTER ITEMS**

Cashier's check.....\$5.00

Coin handling.....4% of deposit

(Free for Future Endeavors account holders)

Credit Union check (payable to other than member).....\$3.00

Non-member check negotiation for non-Radiant checks presented by Radiant members (each check) ..... 2% of face value, minimum \$5.00

\*You may be assessed multiple overdraft or returned item insufficient charges for the same item if the sending bank or merchant requests that the item be re-presented for payment and funds to pay the item remain unavailable. There is no limit on the number of attempts for re-presentation from a sending bank or merchant.