



## Dividend Checking Account Fees and Terms

<b>Account opening and usage</b>	<b>Minimum deposit needed to open account</b>	<b>\$0.00</b>					
	<b>Monthly maintenance fee</b>	<b>\$0.00</b>					
	<b>Minimum daily balance to avoid monthly maintenance fees</b>	<b>None</b>					
	<b>Earns dividends</b>	<b>Yes</b> , with average monthly balance of \$500.00 or more					
	<b>ATM fees</b>	<b>\$0.00</b> For using RFCU ATMs <b>\$0.00</b> For using non-RFCU ATMs. The institution that owns the terminal (or network) may assess a fee (surcharge) at the time of your transaction, including balance inquiries. Members enrolled in direct deposit of net pay, social security or pension will be reimbursed up to \$10 a month for ATM surcharges.					
<b>Checks</b>	<b>Money Orders - \$1,000 maximum</b>	First check per day is free, \$1.00 each additional check \$0.75 for Senior Citizens					
	<b>Official checks</b> (Treasurer's check)	First check is free, \$3.00 each additional check \$2.00 for Senior Citizens					
<b>Other checking account fees</b>	<b>Debit Card International Transaction fee</b> (Currency Conversion Fee)	<b>1.00%</b> charged on all cross-border transactions regardless of whether there is a currency conversion.					
	<b>Debit Card replacement fee</b>	<b>\$5.00</b>					
	<b>Rush Debit Card replacement fee</b>	<b>\$25.00</b>					
	<b>Check printing</b>	Free standard style checks					
<b>Overdraft information and fees</b>	<b>Overdraft - paid fee</b>	<b>\$28.00</b> For each item we pay					
	<b>Overdraft - return fee</b> (non-sufficient funds)	<b>\$28.00</b> For each item we do not pay					
	<b>Extended overdraft fee</b>	<b>None</b>					
	<b>Overdraft protection transfer fee</b>	<b>None</b>					
<b>Overdraft options</b>	<b>RFCU Overdraft Service</b> – To enroll call 800-562-7328 Rockland Federal Credit Union extends Overdraft Service to members in good standing. (You must be a member for at least 30 days to be eligible for this service.) It allows the credit union to pay withdrawals to your checking account that would cause it to be overdrawn. If you do not have enough money in your account for a check, pre-authorized withdrawal, ATM or debit card transaction, RFCU will usually decline the transaction. In these cases, you may be unable to complete the transaction unless you have another form of payment. If you want RFCU to authorize and pay these overdrafts, you can request Overdraft Service. Members may also link a savings account or line of credit to the account to cover overdrafts.						
	<b>For members with debit cards</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="background-color: #003366; color: white; padding: 5px;"><b>Option A (default)</b> <i>No Overdraft Service</i></td> <td style="padding: 5px;">This means your account is set up to decline any checks, ATM or one-time debit card transaction that may overdraw your account. Since these transactions will be declined when you have insufficient funds, you will not be charged the overdraft fee for ATM or one-time debit card transactions.</td> </tr> <tr> <td style="background-color: #003366; color: white; padding: 5px;"><b>Option B</b> <i>You enroll in Overdraft Service</i></td> <td style="padding: 5px;">This means you choose to allow RFCU to authorize checks, one-time debit card purchases and ATM transactions when you do not have enough money available in your account. Whether an overdraft will be paid is at our discretion, and we reserve the right not to pay. You will be charged \$28.00 each time we pay an overdraft.</td> </tr> <tr> <td style="background-color: #003366; color: white; padding: 5px;"><b>Option C</b> <i>Overdraft Penalty Plan</i></td> <td style="padding: 5px;">No Extended Overdraft Penalty Fee.</td> </tr> </tbody> </table>	<b>Option A (default)</b> <i>No Overdraft Service</i>	This means your account is set up to decline any checks, ATM or one-time debit card transaction that may overdraw your account. Since these transactions will be declined when you have insufficient funds, you will not be charged the overdraft fee for ATM or one-time debit card transactions.	<b>Option B</b> <i>You enroll in Overdraft Service</i>	This means you choose to allow RFCU to authorize checks, one-time debit card purchases and ATM transactions when you do not have enough money available in your account. Whether an overdraft will be paid is at our discretion, and we reserve the right not to pay. You will be charged \$28.00 each time we pay an overdraft.	<b>Option C</b> <i>Overdraft Penalty Plan</i>
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<b>Option C</b> <i>Overdraft Penalty Plan</i>	No Extended Overdraft Penalty Fee.						

Additional account support	Stop payment fee	\$28.00 per item
	Printed check images	<ul style="list-style-type: none"> <li>• Paid in the last 12 months - first 25 are free, \$1.00 each additional check</li> <li>• \$3.00 each if older than 9 months</li> </ul>
	Cashed or deposited items returned	\$10.00 For each item you deposit or cash that is returned unpaid.
	Levy/legal order	\$25.00 Service charge to process tax levies
		\$20.00 service charge to process child support levies
	ATM/Debit Card research (per hour)	\$25.00
	Statement copies (per statement)	3 per month free, additional copies \$1.00 each

Processing policies	Posting order <i>(The order in which withdrawals and deposits are posted. )</i>	ATM and Point-of-Sale transactions are posted immediately. Deposits post first, then checks in the order smallest to largest dollar amount. Share drafts are sorted in check/serial number order.
	Funds Availability Policy <i>(When funds deposited to your account are available)</i>	<ul style="list-style-type: none"> <li>• <b>Wire transfers, electronic deposits and transfers between accounts</b> - Immediately</li> <li>• <b>Cash deposits made at any RFCU branch or ATM</b> -Immediately</li> <li>• <b>Deposits at any RFCU branch or ATM</b> <ul style="list-style-type: none"> <li>-The first \$200 from a deposit of checks will be available on the first business day after the day of your deposit.</li> <li>-If your deposit is less than \$5,000, the remaining funds will be available on the second business day after the day of your deposit.</li> <li>-If your deposit is more than \$5,000, or we have reason to believe the check will return unpaid, there may be a delay of up to 7 business days (9 business days for accounts open less than 30 days) for the remaining funds to be available.</li> </ul> </li> <li>• <b>If we further delay the ability to withdraw funds-</b> We will notify you if we delay your ability to withdraw funds for any reason, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.</li> </ul> <p>Note: a "Business Day" is a non-federal holiday weekday. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.</p> <p>If you make a deposit at an ATM before 12:00 PM on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 12:00 PM or on a day we are not open, we will consider that the deposit was made on the next business day we are open.</p>

Dispute Resolution	<p>If you have a dispute regarding your account or the service you have received, you should notify your local branch. Your "Important Account Information for Our Members" disclosure agreement governs the terms and conditions of your personal account(s) with us. Please refer to this agreement for complete checking account details. You may request escalation of your issue within the Credit Union. We will do our best to resolve the issue directly with you.</p> <p>If we are unable to resolve the dispute to your satisfaction, you may contact the Credit Union at:</p> <p style="text-align: center;">Rockland Federal Credit Union Account Services 241 Union Street, Rockland, MA 02370</p>
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