



RIVERSIDE COMMUNITY
CREDIT UNION

FOR YOU AND YOUR FAMILY

www.riversidecu.com
rccu@ameritech.net



**185 N. Fraser Avenue
Kankakee, IL 60901
815-933-1101**

LOBBY

Mon., Tues., Thurs., Fri. 9:00 a.m. – 5:00 p.m.
Wed. CLOSED

(Drive-Up Is Open.)

Sat. 9:00 a.m. – Noon

DRIVE-UP

Mon., Tues., Wed., Thurs. 8:00 a.m. – 5:00 p.m.

Fri. 8:00 a.m. – 6:00 p.m.

Sat. 8:00 a.m. – Noon

**368 Larry Power Road
Bourbonnais, IL 60914
815-939-2105**

LOBBY

Mon., Wed., Thurs., Fri. 9:00 a.m. – 5:00 p.m.
Tues. CLOSED

(Drive-Up Is Open.)

Sat. 9:00 a.m. – Noon

DRIVE-UP

Mon., Tues., Wed., Thurs. 8:00 a.m. – 5:00 p.m.

Fri. 8:00 a.m. – 6:00 p.m.

Sat. 8:00 a.m. – Noon

"NO-SURCHARGE" ATMs

- 185 N. Fraser Avenue
Kankakee, IL 60901
- 368 Larry Power Road
Bourbonnais, IL 60914
- Riverside Medical Center (Lobby)
350 N. Wall Street
Kankakee, IL 60901

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Member
Transaction
Information:
**FEES
FOR SERVICE**



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TRANSACTION FEES FOR SERVICE

SHARE DRAFT (CHECKING) ACCOUNTS

Minimum Balance Requirement: \$250.00

Overdraft Transfer	\$2.00
Non-Sufficient Funds (NSF)	\$30.00
Courtesy Pay (Paid Drafts)	\$30.00
Photocopy of Share Draft	\$10.00
“Stop Payment” Request	\$15.00
Assistance with Balancing	\$20.00: First Hour \$10.00/Hour: Each Additional Hour
Balance Below \$250.00 Requirement:	
End-of-Month Service Charge	\$2.00
Students Up to Age 22	No Charge
Adults Age 55+	No Charge
To Reorder Checks Without Form	\$5.00
Printing of Checks	Actual Cost
Students Up to Age 22	No Charge
Adults Age 55+	No Charge

After a 10-day grace period, we may charge your account \$5 for each day that it remains overdrawn.

CHECK/ATM CARD

Up to 4 Transactions per Month at No Charge

Replacement Card	\$10.00
Re-issue of PIN (<i>Personal Identification Number</i>)	\$ 1.00
5+ Transactions/Month	\$1.00 each

LOANS

Late Payment Charge	\$25.00
Title Processing	Per the Secretary of State <i>(This fee is required and set by the Secretary of State of Illinois.)</i>
Home Equity	Actual Costs
Mortgage	Actual Costs
Refinancing Fee	\$50.00
PAL Loan	\$25.00

MEMBER SERVICES

Dormant Account	\$5.00
Savings Bonds	\$1.50
Wire Transfers:	
Western Union	\$25.00
USA	\$25.00
International	\$45.00
Money Orders	\$1.00
Closed Account Within 90 Days of Opening	\$25.00
Photocopies	.25¢ per page
Faxing	\$3.00: First Page \$1.00: Each Additional Page
Copy of Corporate Check	\$10.00
Teller’s Check Payable to Person Other Than Member	\$3.00
Address Correction	\$2.00
Check Deposited and Returned NSF	\$30.00
Visa Gift Card	\$3.00
Check Cashing Fee	\$5.00

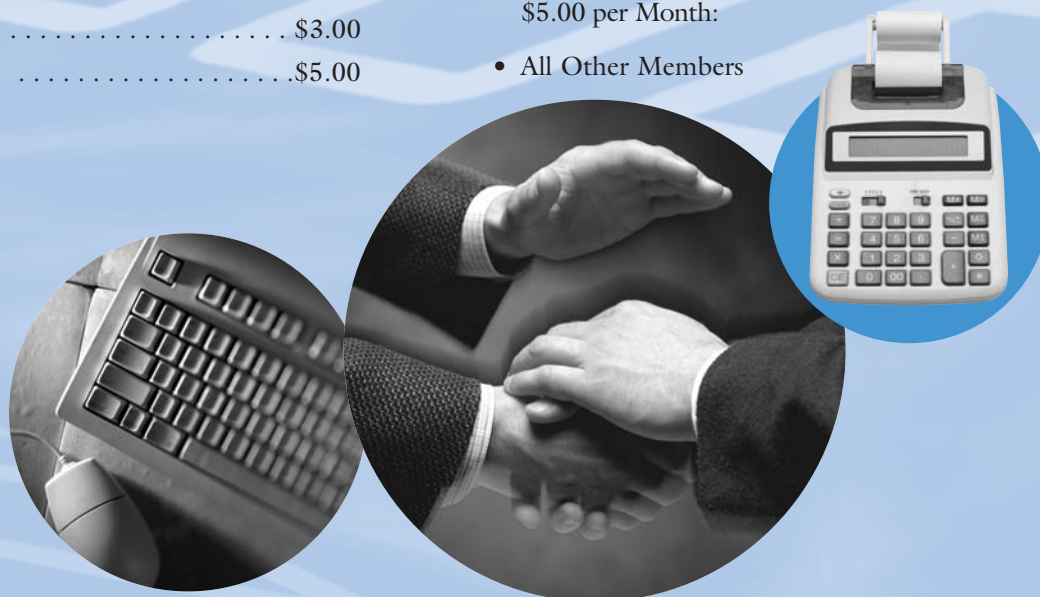
VISA CREDIT CARD

Late Payment Charge	\$20.00
Over-the-Card Limit	\$25.00
Non-Sufficient Funds (NSF) Check	\$30.00
Documentation	\$10.00
Card Recovery	\$65.00
Re-issue of PIN (<i>Personal Identification Number</i>)	\$1.00
Replacement Card	\$10.00

BILL PAY

Unlimited Transactions per Month at No Charge to:

- Members Who Have Direct Deposit and/or Payroll Deductions Greater Than \$500 per Month
- Members Who Have a Riverside Community CU Visa Credit Card in Good Standing
- Members Up to Age 22 or Adults, Age 55+ \$5.00 per Month:
- All Other Members



All fees effective February 1, 2011.