

**FEE SCHEDULE**  
**Non-Consumer Account Fee Schedule**



**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account Record Research Fee; Per item charge (checks, statements, etc.)	\$5.00
Account Record Research Fee; research charge (per hour-one hour minimum; this fee is in addition to the per item charge)	\$40.00
ATM Service Charge (transactions not at River City Bank or Affiliates)	\$1.50
ATM/Debit Card -International transactions	1.000% of transaction
ATM/Debit Card Replacement Fee	\$12.00
ATM/Debit Card transactions @ River City Bank and Affiliates	\$0.00
Cashier's Check - (Customer Only)	\$2.00
Chargeback Fee	\$7.00
Counter Check Fee (Per Printed Page)	\$1.00
Daily Overdraft Charge (Checking Accounts Only); If your account is overdrawn for 4 or more consecutive business days, an additional charge per day	\$5.00
Dormant Fee (Checking Accounts Only, Monthly Fee); no credit or debit activity for a period of 180 days and the account has a balance of less than \$200.00	\$10.00
Notary Service- (Customer Only)	\$0.00
Online Banking and Bill Payment	\$0.00
Overdraft Item Charge	\$30.00
Return Item Charge	\$30.00
Safe Deposit Box Rental Fee (annually) LARGE	\$40.00
Safe Deposit Box Rental Fee (annually) SMALL	\$25.00
Safe Deposit Box/ Self-Storage Box Late Charge-15 Days Late	\$25.00
Safe Deposit Box/Self-Storage Box; Drill and replace lock	\$100.00
Safe Deposit Box/Self-Storage Box; Lost Key Fee (1)	\$15.00
Self-Storage Box Rental Fee 10x10 (annually)-Middletown Location Only	\$75.00
Self-Storage Box Rental Fee 3x10 (annually)- Middletown Location Only	\$25.00
Self-Storage Box Rental Fee 5x10 (annually)-Middletown Location Only	\$40.00
Stop Payment Charge (if amount, payee and check number given)	\$30.00
Stop Payment Charge (incomplete information)	\$50.00
Tax Levy/Garnishment Fee (amount determined by levy/garnishment -Max of \$100.00)	\$100.00
Wire Transfer Fee Incoming- (Customer Only)	\$10.00
Wire Transfer Fee Outgoing - Domestic (Customer Only)	\$20.00
Wire Transfer Fee Outgoing - International (Customer Only)	\$50.00

**OVERDRAFT- HOW WE ASSESS FEES - ACTUAL (LEDGER) BALANCE.** An overdraft is created when we pay an item presented for payment and your account's ledger balance is not sufficient to pay the item. An item may be a check, in-person withdrawal, ATM withdrawal, Point of Sale transaction, or other electronic debit. An overdraft fee will be assessed for each item we pay. You will be responsible to pay us the overdrawn amount.

**RETURN ITEM FOR NON-SUFFICIENT FUNDS.** If we do not pay an item and return it, we will charge you a return item fee. If an ACH item is returned, the financial institution initiating the ACH transaction may submit one or more additional debit items for payment of the underlying obligation. If a check is returned, the payee may present it for payment more than one time. We may charge you a return item fee for each submission of an item or presentation of a check. This means you may incur multiple return item fees in connection with the same obligation.

