



TRUTH IN SAVINGS DISCLOSURE STATEMENT

BUSINESS VALUE CHECKING

Schedule of Fees

Monthly maintenance fee (including Online Banking service)	\$0.00 per month
Online Banking	Self-service; free of charge
Online Banking Pay Bills	First 90 days free, then \$3.00 per month. Free for <i>Performance Package</i> and <i>Infinity Club</i> enrollees.
Business check processing fee	50 free check withdrawals per month, \$0.50 per check withdrawal thereafter
Returned third party check	\$10.00 per item
Returned item (ACH return, returned check, etc.)	\$25.00 per item
Item exception	\$15.00 per item
Checking transfer	\$12.00 per item
Stop payment (including Pay Bills)	\$20.00 per item
Share check copy	\$15.00 per check
Share check withdrawal	None (excluding third party checks)
Check orders	Prices vary
Check copy	Free self-service copies (if available) with <i>eStatement</i> enrollment. Non <i>eStatement</i> copies: \$3.00 per copy for the prior three calendar months from request, \$10.00 per copy thereafter, plus research fee (see below)
RTN-owned ATM	No charge
Non-RTN owned ATM	\$1.25 per transaction
Replacement ATM card	\$15.00 after first replacement card
ATM/Debit card/POS overdraft	\$15.00 per transaction
Treasurer's Check payable to a third party	\$2.00 per check
Statement copies	\$5.00 per statement; free when accessed by member through <i>eStatements</i>
Online printout	\$4.00 per printout
American Express gift check	\$2.50 per check
Traveler's checks	Free/ <i>Checks for Two</i> : \$0.50 per \$100
Money orders	\$2.50 each
Wire transfers	<i>Incoming</i> ¹ None <i>Outgoing</i> ¹ Domestic US: \$30.00 per transfer; International: \$60.00 per transfer
Research (including Pay Bills)	\$25.00 per hour
Abandoned property	\$50.00 per account
Account transfer, verbal or fax request	\$6.00 per transfer; excludes in-person or electronic banking requests (<i>Effective December 1, 2017</i>)
Account inactivity	\$3.00 per month if there is no account activity during the previous 12 months
Foreign check deposit ¹	\$50.00 per check; Canadian check fee is 1% of US dollar value, \$10.00 minimum, \$100.00 maximum.
¹ Exchange Rate Note: Please inquire at any Credit Union branch or refer to rtn.org regarding the exchange rate for non-US currency based transactions.	
Excess transfers or withdrawals from accounts (except checking account)	\$25.00 per transfer or withdrawal
Levy Fee	\$25.00 each

Nature of Dividends: Credit unions are unique financial institutions. You are an owner of this credit union. The money you deposit with us represents an equity interest. Legally, it is more like buying a stock than making a deposit. That's why credit unions call the returns you earn on your accounts dividends instead of interest. For all accounts, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1st and the ending date of such dividend period is January 31st. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for this example is February 1st. The Board of Directors declares dividends based on current income and available earnings of the credit union after providing for the required reserves at the end of the month. The dividend rate and APY shown reflect the earnings the credit union anticipates having available for distribution. If you have a term share account, such as a share certificate, you will receive dividends according to the contract.

Bylaw Requirements: If you fail to complete payment of one share within six months of your admission to membership, or within 6 months from the increase in the par value in shares, or you reduce your share balance below the par value of one share and do not increase the balance to at least the par value of one share within six months of the reduction, you may be terminated from membership at the end of a dividend period. You may transfer shares to another member only by written instrument in such form as we may prescribe. We reserve the right to require you to give us written notice of your intent to make a withdrawal from any account (except a checking account) not less than seven and up to 60 days before the withdrawal. You may not withdraw shareholdings that are pledged as required on security on loans without our written approval, except to the extent that such shares exceed your total primary or contingent liability with us. You may not withdraw any shareholdings below the amount of your primary or contingent liability to us if you are delinquent as a borrower, or if borrowers for whom you are co-maker, endorser, or guarantor are delinquent, without our written approval.

Account Limitation: The following limitations apply to your business accounts:

Withdrawals made from your share or checking account at automatic teller machines have a maximum daily withdrawal amount of \$500.00.

Point of sale (POS) transactions made from your share or checking account via debit or ATM card have a maximum daily withdrawal amount of \$1,000.00.

Withdrawals made from your money market account have a minimum withdrawal amount of \$300.00 per transaction.

For money market accounts, a minimum balance of \$2,500 is required to earn a dividend. If your account falls below the required minimum daily balance on any day during the month, you will not earn a dividend for that day. If you close your money market account before dividends are paid, you will not receive the accrued dividends.

For regular share certificate accounts, a minimum balance of \$1,000.00 is required to open the account. The minimum balance to open a premium share certificate account is \$50,000.00. You must maintain a minimum balance in your share certificate account each day to earn a dividend. A penalty may be imposed for early withdrawals from your share certificate account.

During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If you exceed these transfer limitations in any calendar month, your account will be subject to closure.

National Share Insurance Fund: Your funds are federally insured by the National Credit Union Share Insurance Fund according to the rules and regulations of the National Credit Union Administration. Excess funds are insured by the Massachusetts Credit Union Share Insurance Corporation up to legal limits.

Amendments: We reserve the right to amend this Business Account Fee Schedule and Disclosure from time to time without notice to you.

Statutory Lien or Setoff: We have the right of setoff on all of your deposit accounts with us as provided by contract or statute.

Reliance on Signature Card: By signing an account signature card, you agree that you have received a copy of this Business Account Fee Schedule and Disclosure. Further, you have agreed to abide by the terms and conditions outlined in this Business Account Fee Schedule and Disclosure.

Incorporation by Reference: We hereby incorporate by reference our funds availability policy, deposit account agreement and electronic banking disclosures.

Suspension of Services: We reserve the right to suspend services to you if you are not a member in good standing with us.

Captions: The section titles or captions in this disclosure are for convenience of reference only. They shall not be considered to be a part of this disclosure, and they in no way define, limit, extend or describe the scope or intent of any provision hereof.

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