PO BOX 8017
EL MONTE CA 91734
RizeCU.com • 800.866.6474

FEES & CHARGES

Effective November 1, 2026

At Rize Credit Union, we understand the importance of keeping costs low while ensuring our members receive exceptional value. Our fee structure is thoughtfully designed to offer fairness and competitiveness, guaranteeing you receive maximum benefit from our suite of financial solutions.

Let us stand by your side as your trusted ally in shaping a future full of financial prosperity – one where you're valued and supported every step of the way. Together we rise!

RizeCU.com/Loan-Rates

Account Fees

Item	Amount & Description
Card or PIN special delivery	$25 domestic; international at cost
Card replacement	$5 debit or credit
Check cashing	Free – 1.5% of amount for non-members, $5 minimum
Check copies	Free
Check orders	At cost - personal or business
Coin deposit	5% of amount redeemed by members, waived on Youth accounts - 10% for non-members
Early withdrawal	Club accounts – $15 per withdrawal prior to annual distribution date Super Saver – unlimited digital banking withdrawals, 2 free in-person per calendar year, then $15 each Youth Super Saver – unlimited digital banking withdrawals, 4 free in-person per calendar year, then $15 each
Foreign collections	$30 for Canada, $40 for all other countries
Foreign transactions	1% of total transaction, debit or credit
Inactive account	$5 per month if no activity in 12 months - waived with balances > $250 or for members under 18
IRA transfer	$25 if transferring to another financial institution
Medallion stamp	Free at select locations; by appointment only
Official checks	Free – 1 per day, $3 each additional
Safe deposit box[1]	Varies annually by size and availability
Service fee	$15 per month on Fresh Start Checking
Temporary checks	Free – up to 2 pages per calendar year

[1]Safe deposit boxes and their contents are not insured by NCUA, are not available at all locations and are subject to availability.

Service Charges

Item	Amount & Description
ATM surcharge	Free when using Rize Credit Union or CO-OP Network ATMs, otherwise $2
Bad address	$5 per month – up to $30 refund with correction
Bill Pay	$5 expedited electronic payment, $20 for expedited check payment

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Courtesy Pay[2]	$14 – no fee if overdrawing account's available balance by $5 or less and paid by using Courtesy Pay, or if transaction is $5 or less and paid by using Courtesy Pay; no more than 3 per day per account
Deposit adjustment	$5
DMV services	$50 for title transfers, lease buyouts, private party and out-of-state sales
Escheat	$2
Home equity	$20 line demand update, $35 line demand, $100 rush fee, $250 subordination
Legal action	$75 for taxes levies, judgments, garnishments or subpoenas
Legal copies	20¢ per page
Loan document copy	$10
Loan modification	$50
Notary	$10 in California, then $2.50 each additional signature; $5 in Nevada, then $2.50 each additional signature
Payments	Free through Digital Banking, $6.50 for recurring ACH or debit through website, $10 through website, $12.50 for representative assistance
Research	$30 per hour
Returned deposited item	Free – $25 if deposited or cashed check on account with same ownership or on loan payment
Returned/non-sufficient funds	$14 per item each time presented and/or if paid and not covered by Courtesy Pay
Skip payment	$30 – limit 2 per rolling year or 12-month period
Stop payment	$15 on checks, bills & ACH, $25 on official checks
Statement copies	$3 per statement
Statements	Free with eStatements, $5 per paper statement; waived on new accounts for 3 full months after date account is opened
Verification of deposit or mortgage	$15
Wire transfers	$25 for domestic, $40 for international

[2]Including checks, automated debits (ACH), debit card transactions, bill payments and point-of-sale transactions.