



Your Community Partner

Effective March 1st, 2019

Service	Fee	Service	Fee
Account activity printout	\$3.00	IRA Annual Fee	\$15.00
Account Balancing Assistance	\$25.00 per hour	IRA Termination Fee	\$35.00
Account closed within 90 days of opening	\$50.00	IRS B-Notice Fee – for solicitation of corrected Name/TIN combination	\$50.00
ACH Origination Transfer Fee	\$10.00	<i>Levies</i>	<i>\$100.00</i>
Amortization Schedule	\$5.00	<i>Money Orders – Cashiers</i>	<i>\$5.00 – customer \$7.50 – non-customer cash only</i>
ATM Fees (for non-Royal Bank Checkcards)	Disclosed at ATM (\$1.00 - \$2.00)	Money Orders – Personal	\$2.00 – customer \$5.00 – non-customer cash only
<i>Bond of Indemnity</i>	<i>\$20.00</i>	Night Deposit Locked Bag	\$25.00
Check Cashing Fee (non-customer) Royal Bank practice is Not to cash checks for non-customers	1% with \$15.00 minimum, no maximum	Night Deposit Zipper Bag	\$10.00
Check Cashing verification	\$10.00	Notary – Non customer	50¢
Checkcard – Replace card	\$10.00	Overdraft – No Activity, but overdrawn	\$5.00 per day after 14 th day
Checkcard – Monthly Fee	\$1.00 (\$12 per yr.)	<i>Overdraft for Checking</i>	<i>\$30.00 per item</i>
Checkcard – Reissue PIN	\$2.00	<i>Overdraft for Savings</i>	<i>\$30.00 per Item</i>
Coin counting (non-customer)	10% of Transaction	Overdraft Protection Transfer	\$12.00 Annual Fee
Coin Purchase (non-customer)	10% of Transaction	<i>Research of Records</i>	<i>\$30.00 per hour</i>
Collection Items – In & Out (Domestic)	\$25.00	<i>Returned Checks</i>	<i>\$30.00 per item</i>
Collection Items – In & Out (Foreign)	\$65.00	<i>Returned Deposit Item</i>	<i>\$20.00</i>
Copies/Check Images	25¢ per page	Returned Mail/Email processing fee	\$5.00 per month per account
Currency Purchase (non-customer)	35¢ per strap	Safety Deposit Boxes	Set by Branch
		Safety Deposit Box Key Replacement	Actual cost

Declaration of Loss	\$25.00	Safety Deposit Box – Drill Lock	Actual cost
Duplicate 1098, 1099, etc.	\$5.00	Special Handling Fees	\$10.00
Fax – Incoming/Outgoing	\$3.00 first page, \$1.00 each additional	<i>Stop Payments</i>	\$30.00
Foreign Check Processing	\$50.00 plus actual cost	<i>Stop Payments for one time ACH</i>	\$30.00
Foreign Currency Handling	\$25.00 plus actual cost	<i>Stop Payments for recurring ACH</i>	\$50.00
<i>Garnishments</i>	<i>\$100.00</i>	<i>Wire Transfers – Incoming and outgoing (customer)</i>	\$25.00
Gift Cards	\$3.00 to \$6.95	Wire Transfers - Incoming and Outgoing (non-customer)	\$25.00
Inactive/Dormant Account*	\$5.00 per month	Wire Transfers – International	\$50.00
IOLTA	\$10.00 per month (not to exceed the amount of interest earned)	<i>Wire Transfers – Recall of Funds</i>	\$25.00
IBRETA	\$10.00 per month (not to exceed the amount of interest earned)	<i>Wire Transfers – International Amendments</i>	\$25.00

*Checking accounts and Money Market accounts are considered inactive at 90 days of inactivity and dormant at 365 days of inactivity. Savings accounts do not become inactive but will be considered dormant at 1095 days of inactivity.