

SAFE DEPOSIT BOX

Features:

Safe deposit boxes are rented to customers at annual rates payable on anniversary date. Rooms or space are available for customer privacy when examining safe deposit box contents.

The following sizes are available at these annual rates:

Randolph Office

2 x 4 ¼ x 22	15.00
3 x 4 ¼ x 22	21.00
3 x 5 x 22	22.50
4 x 4 ¼ x 22	28.50
5 x 4 ¼ x 22	37.50
3 x 10 ½ x 22	45.00
5 x 10 x 22	50.00
5 x 10 ½ x 22	55.00
10 x 10 x 22	95.00

South Royalton Office

2 x 5 x 21 ½	15.00
3 x 5 x 21 ½	22.50
5 x 5 x 21 ½	37.50
5 x 10 x 21 ½	50.00
3 x 10 x 21 ½	45.00
10 x 10 x 21 ½	95.00

Rochester Office

2 x 4 ¾ x 23 ¼	15.00
3 x 4 ¾ x 23 ¼	21.00
3 x 5 x 23 ¼	22.50
5 x 4 ¾ x 23 ¼	37.50
3 x 10 ½ x 23 ¼	45.00
5 x 10 ½ x 23 ¼	55.00

Bethel/Royalton Office

2 x 5 x 24	15.00
5 ¼ x 5 x 24	20.00
3 ¼ x 11 x 24	55.00
5 x 11 x 24	65.00

Williamstown Office

2 x 5 x 24	15.00
5 ¼ x 5 x 24	37.50
5 x 10 ½ x 24	55.00

Quechee Office

3 x 5 x 21 ½	22.50
3 x 10 x 21 ½	45.00
10 x 10 x 21 ½	95.00

Late fee after 30 days	5.00
Lost Key	10.00
Both Keys (Requires Drilling) approximately	200.00

OFFICE LOCATIONS

Randolph . 21 Main Street
Mona Colton . Sales Manager/Randolph Office Manager
802-728-9611
Lobby ATM

Randolph . Justin Morgan Marketplace
Mona Colton . Sales Manager/Randolph Office Manager
189 Route 12 South
802-728-6597
Lobby ATM Drive-up

Randolph . 34 Pleasant Street
Mona Colton . Sales Manager/Randolph Office Manager
802-728-3305
Lobby Drive-up

Bethel/Royalton . 1583 VT Route 107
Michele Washburn . Office Manager
802-234-5549
Lobby ATM Drive-up

South Royalton . 52 Railroad Street
Jean Parker . Office Manager
802-763-7771
Lobby ATM

Rochester . 85 North Main Street
Pam Martin . Teller Manager
802-767-4222
Lobby ATM

Williamstown . 20 Methodist Lane
Jodi Pecor . Office Manager
802-433-1030
Lobby ATM

Quechee . 6391 US Route 4
Bill Blaiklock . Office Manager
802-295-2500
Lobby ATM Drive-up

ATM Only Locations

Sharon . Sharon Trading Post, Route 14
Off exit 2 of I-89

Randolph Center . Rinker & Mobil Plaza, Route 66
Off exit 4 of I-89

Financial Services Schedule

Effective June 21, 2010

Our Financial Services Schedule is designed to help keep you informed of our products, services, and associated price information. The products, services, and pricing contained herein are subject to change periodically. If you need additional information, please inquire at any of our offices.



FEE SCHEDULE

Account Reconciliation	20.00/hr
(Free if Bank Error)	\$10.00 minimum First Time Free
Amortization Schedule	20.00/hr \$10.00 minimum
Audit Confirmations	\$10.00 ea
Cashier's Checks	
Customer	\$3.00
Certified Checks	\$20.00
Check Guarantee Letter	\$25.00 minimum
Christmas Club/All Purpose Club	
Early Withdrawal Fee	\$25.00
Coins & Currency	By Analysis
Counter Checks	\$.50 ea
Coupon Redemption	\$6.00/envelope
Deposit Accounts	
<i>See our Customer Service Representative for current rates and detailed information on our Deposit & Investment Accounts, or call 802-728-9611.</i>	
Electronic Bank Card	No Annual Fee
New Card	Free
Replacement ATM or Debit Card	\$5.00
Customer Transaction Fee at RNB ATMs	Free
Non-Customer RNB Transaction Fee	\$1.50
Customer Foreign ATM Charge	\$1.00
Transaction Fee at all other Locations	\$1.00
Foreign Currency	
Orders & Collections	\$10.00 plus external bank charges
Foreign Draft	
Bank of America	\$10.00 plus external bank charges
IRS Tax Levy	\$50.00/Levy
Letters of Credit	1% of face value

Money Orders	
Non-Customer	\$3.00 ea
Customer	\$2.00 ea
Free if from savings, limit one per month	
Night Deposit	
Lock Zipper Bag, Keys & Night Deposit	
Box Access	\$25.00
Zipper Bag	\$ 5.00
Replacement key(s) . night deposit box	\$10.00
Notary Services	
Free of Charge for Customers	
Non-Customers	
1 st Document	\$ 5.00
Each Additional Document	\$ 1.00
Overdrafts	
• NSF Item Overdraft Fee: for the first item presented against insufficient funds that we pay that creates or increases an overdraft	\$20.00
• Each Additional Item	\$ 7.00
• NSF Returned Item Fee: for the first item presented against insufficient funds that we return unpaid, regardless of item type	\$20.00
• Each Additional Item	\$ 7.00
• On a single day that items are both paid and returned for insufficient funds, the first item fee, whether paid or returned	\$20.00
• Each Additional Item	\$ 7.00
• After the 3 rd day the account has had no activity and continues to be overdrawn, the NSF Continued Overdraft Fee+imposed	\$ 7.00
Photocopies	
As priced per coin operated machine. RNB photocopies unavailable	
Research	\$20.00/hr \$10.00 minimum
Copies	\$1.00/page
Return Items	
Consumer Accounts	\$5.00/item

Signature Guarantees	
Customer	Free
(with Hold Harmless Agreement)	
Non-Customer	Not Available
Statement Copies	
Per page/copy	\$1.00
Check Copies (per page)	\$1.00
Stop Payments	
In person/phone	\$25.00 ea
Online	\$20.00 ea
Traveler's Checks	
Rewards Customers	Free
Customer	1% of face value
Non-Customer	
(must be paid with cash)	1% of face value
NSF cheques for Two+	1.75% of face value
US Government Securities	
Treasury Bill Processing	\$50.00
Treasury Note Processing	
(<i>must have/use Treasury Direct</i>)	\$50.00
Wire Transfers	
Incoming	
If deposited to RNB account	Free
If depositing to non-RNB domestic account	\$5.00
Outgoing	\$20.00 plus external bank charges
Foreign	\$35.00 plus external bank charges