

VFCU FEE SCHEDULE

Effective January 1, 2023

Description	Fee
Checking Account Service Fees	
Account Reconciliation / Research (Per Hour)	\$25
Check Copies	\$5
Courtesy Pay (Item up to \$10)	No Charge
Courtesy Pay (Item Over \$10 but Less Than \$25)	\$10
Courtesy Pay (Item Over \$25)	\$35
Dishonored Deposit	\$35
Debit Card Replacement	\$25
Debit Card / Rush Replacement	\$50
Cashing Member Draft by Non-Member (Per Item)	\$5
NSF Item -- Returned or Paid (Per Item)	\$35
Statement Copies (Per Page)	\$2
Stop Payment, Check or ACH	\$35

Savings Account Service Fees	
Account Reconciliation / Research (Per Hour)	\$25
Excess ATM Withdrawal (After 10 Per Month)	\$1
Dishonored Deposit	\$35
Inactive Account - No Activity After 5 Months (Per Month)	\$5
IRA Annual Maintenance Fee	\$20
NSF Item, Returned	\$35
Statement Copies	\$2

ATM Account Service Fees	
Deposit Error Adjustment	\$2
CO-OP or VFCU ATM Withdrawal	No Charge
ATM Card Replacement	\$25
ATM Card Replacement / Rush	\$50
Non-CO-OP or Non-VFCU Card at VFCU ATM	\$3
NSF from ATM Transaction / Empty Envelope	\$35
Point of Sale Transaction	No Charge
Return Item Adjustment	\$35

General Account Service Fees	
Cashier's Checks	\$5
Christmas Club Early Withdrawal (Waived Oct - Dec)	\$10
Closed Account Fee (If Closed Within 90 days of Opening)	\$25
Collection Item	\$15
Convenience Fee - (Pay by Phone with Debit Card)	\$5
Teller Check Payable to 3rd Party	\$3

Document Research, General	\$25
Overnight Delivery	\$30
IAT (International ACH Transaction)	\$10
Levy / Legal Processing (Per Occurrence)	\$50
Money Orders	\$1
Money Orders - Non-Member	\$3
Notary Fee, Member (2 Free Signatures; More Than 2)	\$10
Notary Fee, Non-Member (Per Signature)	\$10
Paper Statement Fee **	\$2
Returned Mail Fee	\$5
Special Courier Service	At Cost
Subpoena of Records (Per Occurrence)	\$25
Teller Check Payable to 3rd Party	\$3
Wire Transfer	
Incoming/Outgoing Domestic	\$25
Incoming/Outgoing Foreign	\$50

Loan Account Service Fees	
Beneficiary Demand Statement (Mortgage Payoff) (Per Item)	\$50
Cash Advance	
Our Card / Our Member / Our Office	1% of Advance
Our Card / Our Member / Other Location	3% of Advance
Non-Member / Non-VFCU Card	3% of Advance
Forced Placed Insurance Collateral	\$100
GAP Insurance	\$499
Late Charges	Assessed Per Term of Loan Agreement
Loan Processing Fee	\$35
Visa Card Replacement	\$25
Visa Card / Rush Replacement	\$50
Mechanical Breakdown Insurance	Varies by Year, Make, Model
Returned / Dishonored Payment	\$35
Subordination Agreement	\$50
Visa Late Charges	\$20

Other Services	
Non-Member Check Cashing (Payroll Only)	\$5
Bill Pay Services	
Expedited Payment	\$14.95
Overnight Payment	\$19.95
Payment Cancellation (by CU Staff)	\$35

*** Paper statement fee not charged to members 18 and under or 65 and over*