



PO Box 2659, Smyrna TN 37167  
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[www.veritasfcu.org](http://www.veritasfcu.org)

**Fee Schedule - Effective May 1, 2019**

Account Reconciliation - per hour	\$25.00
Account Verification Fee - Mortgage	\$25.00
ATM Deposit Error Fee - per item	\$2.00
Beneficiary Demand of Statement - per item	\$50.00
Bill Pay Services	
Expedited Payment - per item	\$7.95
Overnight Payment - per item	\$24.95
Payment Cancellation by VFCU Staff - per item	\$35.00
Cash Advance Credit Card	
VFCU Card Member in office	1% of Adv.
VFCU Card Member out of office	3% of Adv.
Non-Member Credit Card	3% of Adv.
Cashier's Check - per item	\$5.00
Check Copies - per item	\$5.00
Closed Account Fee - Under 91 days of opening	\$25.00
Collection of NON US Check - per item	\$15.00
Courier Service - per item	at VFCU Cost
Document Research /Subpoena Fee per hour - min 1 hour	\$25.00
Early Club Withdrawal - per transaction	\$10.00
Excessive ATM Withdrawal Share Account - per item	\$2.00
Excessive Transfer - per item	\$2.00
Express Mail Service	\$25.00
Forced Place Collateral Insurance - per event	\$50.00
GAP Insurance	\$459.00
Inactive Account after 5 months	\$3.00
International ACH Transfer (IAT) - per item	\$10.00
IRA Annual Maintenance Fee	\$20.00
Late Charge Loan	Assessed per Term of the Loan Agreement
Legal Processing Fee - per occurrence	\$50.00
Loan Processing	\$25.00
Lost ATM / Debit Card / PIN - per item	\$25.00
Lost ATM / Debit Card / PIN Rush - per item	\$50.00
Mechanical Breakdown Insurance	Varies by year, make, model
Member Money Order - per item	\$1.00
Member Notary 2 free - 3 or more signatures	\$10.00
Member Personal Check Order	Varies
Non-Member or Co-Op ATM Transaction	\$3.00
Non-Member Cashing of Member Draft - per item	\$5.00
Non-Member Payroll Check Cashing - per item	\$5.00
Non-Member Money Order - per item	\$3.00
Non-Member Notary - per signature	\$10.00
NSF Item - ATM Empty Envelope - per item	\$35.00
NSF Item - Paid / Returned - per item	\$35.00
Opportunity Checking Open Account Fee	\$25.00
Opportunity Checking Monthly Account Fee	\$10.00
Return Mail Fee - per item	\$5.00
Returned Deposit / Payment - per item	\$35.00
Statement Copy - per page	\$2.00
Statement Paper Mailed ** - monthly/quarterly	\$2.00
Stop Payment - per item	\$35.00
Subordination Agreement - per item	\$50.00
Teller Check to 3rd Party - per item	\$3.00
VISA Late Charge	\$25.00
VISA Lost Card or PIN - per item	\$20.00
VISA Lost Card or PIN Rush - per item	\$50.00
Wire Transfer	
Incoming / Outgoing Domestic per item	\$25.00
Incoming / Outgoing Foreign per item	\$50.00

\*\* Statement Monthly/Quarterly Paper Mailed fee exempt for members 18 and under or members 65 and over.