

Fee Disclosure

Effective July 1, 2009

APPLICABLE FOR SHARE ACCOUNTS ONLY:

Savings-only fee applies monthly if the accounts you own have been open for more than one year and include only a (1) Member Share; and/or (2) Regular Savings, with a total average monthly balance of less than \$100 (excluding under age 21).	\$3
Inactive account fee applies monthly if you have initiated no financial transactions on your account(s) for one year or more and the total share balance is less than \$100 (excluding under age 21).	\$5
Savings Excessive withdrawal fee (per savings account) for each withdrawal in excess of 2 per month (excludes transfers).	\$3
Wire transfer:	
Domestic (outgoing)	\$12
International (outgoing)	\$35
ATM card: Each network* ATM withdrawal	\$1
SuperCheck card: Each network* ATM withdrawal (over 4 per month)	\$1
SuperCheck card: Each network* ATM withdrawal FROM SAVINGS	\$1
ATM or SuperCheck balance inquiry (includes merchant inquiry)	\$1
Copy of statement at ATM	\$1

APPLICABLE FOR ALL ACCOUNTS:

NSF fee (honor check/debit, return check, ATM or other electronic debit due to non-sufficient funds)	\$30
Overdraft fee (overdraft created by check, withdrawal, ATM or other electronic means)	\$30
Foreign collection items	Actual cost
Returned check (cashed or deposited):	
Immediately collectible from account	\$5
Requires collection effort	\$30
Returned check/debit (received as payment for any loan, line of credit or credit card account)	\$30
Returned ACH debit from a savings account	\$30
Stop payment on check, EFT debit or automatic draft	\$30
Copy of or inquiry about any type of check	\$1
Counter checks (quantities of four)	\$1
Check printing charge	Price varies
Copy of statement	\$2
Interim transaction history	\$2
Account research/balancing account statement - per hour	\$20
Official check from a checking account	\$3
Money order	\$2
Travelers Cheques per \$100	\$1
Travelers Cheques for two per \$100	\$1.50
Levy, lien & garnishment processing fee	\$50
ATM, SuperCheck or credit card reissue	\$3
Copy of non-VACU item (per item)	\$1
Fax outside VACU (per page)	\$1
Annual Safe Deposit Box Rental (limited availability)	per size - 3x5 - \$30 3x10 - \$50 10x10 - \$100
Replacement Key and Safe Deposit Box Drilling Fee	Actual Cost

*Network ATMs are non-VACU owned ATMs, the ATM owner may also charge a fee.