

Fee Disclosure - Effective April 1, 2025

APPLICABLE FOR SHARE ACCOUNTS ONLY:

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| 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 23) | \$10 |
| Savings Excessive withdrawal fee (per savings account) for each withdrawal in excess of 2 per month (excludes transfers) | \$3 |
| Wire transfer: | |
| Domestic (outgoing) | \$20 |
| International (outgoing) | \$50 |
| Each network* ATM withdrawal over 4 per month from a checking account | \$2 |
| Each network* withdrawal from a savings account | \$1 |
| Each network* ATM balance inquiry (includes merchant inquiry) | \$1 |

APPLICABLE FOR ALL ACCOUNTS:

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| NSF fee (return check, ATM or other electronic debit due to non-sufficient available funds of more than \$5, limited to 6 NSF or overdraft fees per day.) | |
| First item per calendar year | \$20 |
| Each additional item is (per presentment) | \$35 |
| Paid NSF fee (overdraft created by check, withdrawal, ATM or other electronic means due to non-sufficient available funds of more than \$5, limited to 6 NSF or overdraft fees per day) | |
| First item per calendar year | \$20 |
| Each additional item is | \$35 |
| Continuous overdraft fee if account remains overdrawn by any amount for 5 or more consecutive days, a daily fee of \$5 will be charged for a maximum of 6 days. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means | \$5 |
| Overdraft transfer fee (maximum 1 fee per day, even if multiple overdraft sources are accessed) | \$5 |
| Foreign collection items | Actual cost |
| Returned check (cashed or deposited - immediately collectible from account) | \$10 |
| Returned check (cashed or deposited - requires collection effort) | \$35 |
| Returned check/debit (received as payment for VACU loan) | \$35 |
| Returned ACH debit from a savings account | \$35 |
| Stop payment on check, EFT debit or automatic draft | \$35 |
| 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 savings or checking account (excludes QuikLine Phone Banking requests) | \$5 |
| Money order | \$4 |
| Returned Mail | \$10 |
| Levy, lien & garnishment processing fee | \$100 |
| Debit card or credit card replacement | \$5 |
| Copy of non-VACU item (per item) | \$1 |
| Fax outside VACU (per page) | \$1 |
| Annual Safe Deposit Box Rental (limited availability) | per size - 3x5 - \$50 3x10 - \$75 10x10 - \$125 |
| Safe Deposit Box Drilling Fee | \$200 |
| Safe Deposit Box Replacement Key | \$30 |
| Cancellation of the automatic payment when a rate deduction has been applied | \$50 |

*Network ATMs are non-VACU owned ATMs. The ATM owner may also charge a fee (surcharge).