Fee Schedule

VENTURA COUNTY CREDIT UNION

Membership

New or rejoining (for members 16-54)	$10.00

Account Research/Reconcilement Assistance

Per hour with a 1 hour minimum	$25.00

ATM

VCCU & Mini Network ATM Transactions	FREE
Out of Network ATM Transaction Fee (5 free per month)	$1.50
Overdrawn Account	$30.00
Empty envelope deposit	$25.00

Cashier's Checks, Money Orders, Travelers Cheques & Wires

American Express Gift Cheques	$2.50
American Express Gift Card	$3.25
American Express Travelers Cheques (One signature)	1% of purchase
American Express Travelers Cheques (Two signatures)	1.5% of purchase
Cashier's Check	$5.00
Money Order	$5.00 *
Western Union Wires	Varies

Checking

Copies of Checks (First two copies FREE per month)	$3.00
Regular Checking Monthly Service Charge	FREE
Second Chance Checking Monthly Service Charge	
with Direct Deposit	$5.00
without Direct Deposit	$12.00
MMA Below Minimum Balance (Monthly)	$2.00
MMA Excess Transaction Fee (No more than six withdrawals or transfers. Includes checks and paper drafts)	$10.00
Courtesy Pay Fee (Per overdraft)	$29.00
Non-Sufficient Funds Item	$30.00
Overdraft Protection Transfer Fee	$2.00 *
Replacement Debit/ATM Card (Per card)	$5.00
Stop Payment	$20.00
Temporary Checks (Excluding initial order)	$2.00
Zeal Checking (age 55+)	FREE
Benefits Plus Monthly Fee	$5.00

Coin Redemption at Self Service Machines in Ventura, Oxnard, Thousand Oaks, Simi Valley

Members' Personal use up to $1,000 per year	FREE
Members' Personal use over $1,000 per year	7%
Non-Members	7%

Other Fees

Copies of Account Statements	$5.00
AdvantageLine Late Fee	$7.00
Corporate Check Copy	$2.00
Corporate Check Fee	$5.00 *
Corporate Check Stop Payment	$20.00
Escheatment Notice	$2.00
Dormant Account Fee/Inactive Fee (minors excluded) (after 1 year of dormancy/inactivity per month)	$2.00
Third Party Returned Item Fee (per item)	$15.00
Member Check Drawn on Another Financial Institution Deposited and Returned	$25.00
IRA Annual Trustee Fee	$15.00
IRA Closure Fee	$15.00
Medallion Signature Service	FREE
Mortgage Demand Fee	$30.00 *
Notary Fee per signature for Non-Credit Union Documents	$10.00
Outgoing FRB Wire	$25.00
Foreign Wire Fee	$40.00 *
Processing Levies, Garnishments, etc.	$40.00 *
Returned Item Fee	$35.00 *
Quest Bill Pay	FREE
Skip-A-Pay Service for Loans	$25.00
Bill Pay Inactivity Fee (after 90 days of inactivity/per month)	$5.00
Mobile Banking Inactivity Fee (after 90 days of inactivity/per month)	$1.00
Skip-A-Pay for Visa & AdvantageLine/1 per year	FREE
Stop Payment (ACH)	$20.00
Visa Cash Advance Fee	3%
Returned Mail Fee (after 90 days assessed if not updated/per month)	per month $2.00

* Denotes changes effective 3/1/2013

Other product/service specific fees may apply, but will be disclosed at account opening.

VENTURA COUNTY CREDIT UNION

805/ 477-4000
800/ 339-0496
Toll-free from outside the area

Telephone Teller
805/ 339-4222
800/ 339-0497

NCUA

Federally insured by NCUA