

# Fee Schedule

Effective May 01, 2026

Account Charges and Services	Fee
Account research and reconciliation (per hour; 1 hour minimum)	\$25.00
Dormant account/monthly (after 12 months of inactivity)	\$10.00
Escheatment notice	\$2.00
Returned mail/monthly (assessed after 30 days if not updated)	\$5.00

Cashier's Checks, Money Orders and Wires	Fee
Cashier's checks	\$5.00
Foreign wire fee	\$50.00
Money order	\$5.00
Incoming wire (per wire)	\$10.00
Outgoing FRB wire	\$30.00

Checking and Share Accounts	Fee
Check copies (first two free per month)	\$3.00
Check cashing	
Members	No fee
Non-members	\$5.00
Checking inactive/monthly (after 6 months of inactivity)	\$10.00
Corporate checks	
Copy of check	\$2.00
Check issuance	\$5.00
Stop payment	\$20.00
Holiday account withdrawal (January 1 – October 31)	\$5.00
International check cashing fee	\$25.00
IRA annual trustee fee	\$20.00
IRA savings early distribution/withdrawal/trustee to trustee transfer fee	\$15.00
MMA below minimum balance (monthly)	\$5.00
MM Maximizer below minimum balance (monthly)	\$25.00
MMA excess transactions (each; after 6 withdrawals or transfers including checks and paper drafts)	\$10.00
Monthly service charge	
Simply Classic Checking	No fee
Simply Essential Checking	No fee
Simply Start Checking <sup>1</sup>	No fee
Simply Earn Checking <sup>2</sup>	\$8.00
Simply Rewards Checking <sup>3</sup>	\$8.00
Second Chance checking	
with Direct Deposit <sup>4</sup>	\$5.00
without Direct Deposit	\$12.00
Stop payment	\$25.00
Stop payment (ACH)	\$25.00
Temporary checks (per sheet of 4 after initial order)	\$4.00

Coin Redemption at Self-Service Machines	Fee
Members only (personal use; where available)	5%

Debit and ATM Transactions	Fee
CO-OP network and VCCU ATMs use	No fee
Out-of-network ATM use	\$2.00
Replacement debit/ATM card (per card)	\$5.00
Stop payment debit/credit card transactions	\$20.00

Member Services	Fee
Benefits Plus monthly fee (free with Zeal checking)	\$5.00
Medallion signature service (available to members only after 90 days of establishing membership)	\$20.00
Member fee for new or rejoining (18 +)	
Includes tax-deductible donation of \$10 to The Foundation of VCCU	\$10.00
Notary fee per signature for non-credit union documents	\$15.00

Other Fees	Fee
Mortgage demand fee	\$30.00
Mortgage subordination fee	\$150.00
Loan payment by phone	\$15.00
Processing levies, garnishments, etc.	\$50.00

Overdrafts and Returned Items	Fee
Courtesy Pay (per overdraft) <sup>5</sup>	\$14.00
Non-sufficient funds per returned item	\$14.00
Overdraft transfer from checking/share	\$2.00
Overdrawn account	\$14.00
Returned item (electronic check by phone)	\$35.00
Third party returned item	No Fee
Member check drawn on another financial institution deposited and returned	No Fee

Statement Fees	Fee
Copies of account statements (each)	\$5.00
Periodic statement fee (18-65; monthly)	
Electronic	No fee
Paper	\$3.00

*Other product/service specific fees may apply, but will be disclosed at account opening. Fees are subject to change.*

<sup>1</sup> Youth checking account intended for ages 10-17

<sup>2</sup> No fee with \$2,500 avg. daily balance and within the first 30 days of account opening.

<sup>3</sup> No fee with \$1,500 avg. daily balance, or 8 debit card transactions within a month, and during the first 30 days of account opening.

<sup>4</sup> With Direct Deposit of \$300 or more.

<sup>5</sup> A maximum of five (5) Courtesy Pay fees (\$70.00 total) will be assessed per calendar day for the payment of each overdraft that occurs when you do not have sufficient available funds in your account. **No fee** is charged if 1) the amount of the overdraft is \$5 or less; 2) there was sufficient available funds in the account when the transaction was authorized. Courtesy Pay applies to 1) checks and other transactions (ACH payments, recurring debit card payments) made using your checking account number; 2) automatic bill payments. You may opt in for coverage for 1) ATM transactions and 2) non-recurring debit card transactions. Coverage is generally \$500, and up to \$1,000. Qualifications apply. Members will have up to 30 days to make a deposit to their account to repay the overdraft.



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