

Business Account Fees

Rolled Coin Per Roll	\$	0.10
Currency Strap Per Strap	\$	0.20
Business Debit Card Fees - 1st card free	*****	
Additional Card & PIN	\$	15.00
Reissue Card	\$	10.00
Reissue PIN	\$	5.00

Type Of Account

	Small Business/ Organizational Draft Account	Business Draft Account
Monthly Service Charge (If balance falls below minimum at any time during the month)	\$3.00	\$12.00
Draft Fees	\$0.15 per draft over 25 per month	\$0.15 per draft over 50 per month
Item Processing Fee	\$0.20 fee per item over 100 items deposited or cashed	\$0.10 fee per item over 200 items deposited or cashed

Coin Fees (Personal Accounts)

Personal Account Coin Purchase Under \$50.00	FREE
Rolled Coin Per Roll	\$ 0.10
Purchase Bag of Coin	\$ 5.00

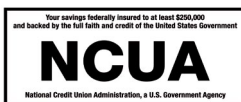
Offices in Kronenwetter, Marshfield, Mosinee, Stevens Point, Wausau, and Wisconsin Rapids

www.valleycommunities.org

Find us on Facebook!

www.facebook.com/ValleyCommunitiesCU

Effective October 1st, 2016



Federally insured by NCUA



At Valley Communities Credit Union our mission is to build lifelong relationships one member at a time; providing sound financial products and services.

We strive to maintain fees at the lowest possible rate necessary. All fees are subject to change.

Fee Schedule

Check Cashing Fee

For members with share balance below \$250 \$ 5.00

Members utilizing other services (loans, checking, direct deposit, payroll deduction) or member accounts age 21 and younger will be exempt from this fee.

Non-member "on us" check cashing \$ 5.00

Checking Account Fees

Dormant account fee per month \$ 5.00
No activity for 90 days

Draft copy \$ 2.50

Stop payment \$ 25.00

Return stop payment **per item** \$ 5.00

Stop payment on block of checks \$ 50.00

Drafts submitted for collection and asked to be held \$ 25.00

Balancing accounts **per hour** \$ 25.00

Transfer funds to cover overdraft \$ 5.00

Drafts rejected for non-sufficient funds (NSF), which we could not transfer to cover **per draft** \$ 5.00

Drafts returned to payee **per draft** \$ 25.00

Closing fee due to NSF activities \$ 50.00

ATM/Debit Card Fees

ATM withdrawals or inquiries in excess of four per month at ATMs not owned by VCCU \$ 1.00

Reissue Card \$ 10.00

Reissue PIN \$ 5.00

Share Savings Account Fees

Closing membership within the first three months	\$ 15.00
Closing membership between three and six months	\$ 10.00
Reopen a membership closed within six months	\$ 5.00
Dormant account fee per month <i>No activity for 24 months with a balance less than \$100.00 and no other services with credit union. Member accounts age 21 and younger will be exempt from this fee.</i>	\$ 5.00

Service Fees

Mail phone transfer receipt	\$ 1.00
Money Order	\$ 1.00
VCCU Corporate Draft <i>no charge when closing the account or issuing drafts in account owner's name</i>	\$ 2.00
Stop payment of VCCU Corporate Draft management approval required	\$ 25.00
Wire transfer with complete instructions no international wires	\$ 25.00
Incoming wire transfer fee	\$ 15.00
Western Union money transfer	\$ 40.00
Medallion Signature Guarantee	\$ 20.00
Duplicate lien satisfaction	\$ 5.00
Member Requested Loan Reversal	\$ 25.00
Member Suspended Internal Transfer	\$ 10.00
Manual ACH Correction	\$ 2.00
Deposit bags	\$ 5.00
Outgoing fax for first page <i>each additional page</i>	\$ 2.00 \$ 0.50
Copies per page	\$ 0.15
Returned mail for failure to notify of new address per mail piece <i>Member accounts age 21 and younger, or active duty military members will be exempt from this fee.</i>	\$ 5.00
Statement copies per statement	\$ 2.50
Personally issuing worthless checks, drafts or ACH debits to VCCU	\$ 30.00
Processing garnishments or levies against your account <i>excluding child support liens</i>	\$ 25.00
Research per hour--\$12.50 minimum <i>Includes balancing checking accounts and pulling statements</i>	\$ 25.00

Bill Pay

Monthly charge with usage of eStatements and one bill paid per month.	FREE
Monthly charge without usage of eStatements	\$ 5.95
Monthly inactive charge <i>if no bills are paid during the month</i>	\$ 5.95
Overnight Check Feature per transaction	\$ 14.95
Same Day Electronic Bill Pay per transaction	\$ 9.95
Bill Payment photo copy per item	\$ 10.00
Stop payment order per item	\$ 20.00
Return stop payment per item	\$ 5.00
Return items for non-sufficient funds (NSF) per item	\$ 20.00

Account 2 Account (A2A)

Account 2 Account outgoing transaction per transaction	\$ 2.00
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Popmoney (Personal Payment System)

	Dollar amount of transaction		
	\$1.00 - \$249.99	\$250.00 - \$999.99	\$1000.00 +
Send Money Transaction Fee 3 Day	\$.50	\$.75	\$ 1.50
Send Money Transaction Fee Next Day	\$.85	\$ 1.00	\$ 1.75
Request Money Transaction Fee 3 Day	\$.50	\$.75	\$ 1.50

Safe Deposit Boxes (Annual Rent)

Available in Mosinee, Stevens Point, and Marshfield

3 x 5 x 22	\$ 20.00
3 x 10 x 22	\$ 30.00
5 x 10 x 22	\$ 40.00
10 x 10 x 22	\$ 60.00
Delinquent box rent <i>monthly fee after 15 days delinquent</i>	\$ 20.00
One lost key	\$ 20.00
Box drilling fee	*****

**All costs associated with the drilling of the box. This includes labor, new lock, installation, as well as any additional charges incurred. There will be an additional \$25.00 fee assessed.*