

MANAGEMENT AND ADMINISTRATION FEES

**Valley Federal Credit Union will offer the following services at a fee to the member:
The CEO or his designee may waive fee(s) under acceptable circumstances.**

1.	Account Reconciliation/Research	\$ 25.00 /hour
2.	Business Account Fees	
	a. Check/Deposit or Checks Cleared	\$ 0.15 over 50 items (Low Activity) \$ 0.15 over 100 items (High Activity)
	b. Deposit Bag Locking	\$ 25.00
	c. Minimum Balance Fee on Interest Checking.....	\$ 5.00
	d. Replacement Key for Deposit Bag.....	\$ 5.00
	e. Bill Payer	\$ 6.95
3.	Canadian Checks	
	a. Deposit.....	\$ 4.00
	b. Return (per check)	\$ 25.00
4.	Check Cashing w/only minimum savings.....	\$ 10.00
5.	Check/outgoing Collection.....	\$ 25.00
6.	Closed Account (Under 3 months)	\$ 10.00
7.	Closed IRA Account under 90 days	\$ 25.00
8.	Credit Union Check	\$ 2.00
9.	Designer Checkcard	\$ 5.00
10.	Inactivity Fee	\$ 5.00 /month
11.	Electronic Payments	\$ 10.00
	a. Return Check Fee.....	\$ 27.00
12.	Escheat	\$ 50.00
13.	ID Theft.....	\$ 1.50 /month
14.	Legal Processing (Levy, Writ, Subpoena/Garnish)	\$ 50.00
15.	Skip-A-Pay	\$ 30.00
16.	NSF Item (Draft, ACH, ATM, VISA, etc.)	\$ 27.00
	Uncollected Funds	
17.	Opportunity Checking	
	a. With Direct Deposit	\$ 5.00 /month
	b. Without Direct Deposit.....	\$ 7.50 /month
18.	Plastic Card Replacement.....	\$ 5.00
19.	Premier High Rate Checking	
	a. If Balance Below \$2500	\$ 5.00 /month
20.	Prepaid Finance Charge.....	\$ 75.00
21.	Refinance Valley Loan Fee	
	Up to \$20,000 loans	\$ 100.00
	\$20,000.01 and above	\$ 150.00
22.	Return Deposit/Chargeback.....	\$ 5.00

23.	Roundup Storage Units	\$ 50.00 /month
	3 month prepaid.....	5% discount
	6 month prepaid.....	10% discount
24.	Safe Deposit Box	
	2x5x21	\$ 15.00
	3x5x21	\$ 20.00
	5x5x21	\$ 25.00
	3x10x21	\$ 30.00
	5x10x21	\$ 35.00
	6x10x21	\$ 40.00
	9x10x21	\$ 50.00
	10x10x21	\$ 55.00
25.	Safe Deposit Box Drilling	Market Value
26.	Safe Deposit Box Key Replacement.....	\$ 10.00
27.	Stop Payment Order	\$ 27.00
28.	Bad Address.....	\$ 5.00 /month
29.	Visa Fees	
	a. Balance Transfer.....	\$ 15.00
	b. Card Replacement	\$ 5.00
	c. Draft Retrieval	\$ 5.00
	d. Late Charge	up to \$ 20.00 (payment 10 days late)
	e. Return Check.....	\$ 27.00
	f. Rush Delivery	Pass Through Fee
	g. VISA Gift card.....	\$ 2.00 /card
30.	Bill Payer (Personal).....	Free
	a. Bill Payer History on CD	\$ 30.00
	b. Expedited Payment	
	Electronic Payment.....	\$ 5.00
	Overnight Check.....	\$ 25.00
31.	Wire Transfers	\$ 20.00

Approved by the Board of Directors on August 27, 2013

Kendra Freeck, Secretary/Treasurer

CLICK: valleyfcu.com
CALL: 406.656.9100 or 800.735.6421
VISIT: any Valley branch office



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