

## Fee Disclosure - Effective August 15, 2011

### APPLICABLE FOR SHARE ACCOUNTS ONLY:

Savings-only fee applies monthly if the accounts you own have been open for more than one year and include only a (1) Member Share; and/or (2) Regular Savings, with a total average monthly balance of less than \$100 (excluding under age 23).....	\$3
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) .....	\$40
ATM card: Each network* ATM withdrawal.....	\$1
SuperCheck card: Each network* ATM withdrawal (over 4 per month) .....	\$1
SuperCheck card: Each network* ATM withdrawal FROM SAVINGS.....	\$1
ATM or SuperCheck balance inquiry (includes merchant inquiry).....	\$1

### APPLICABLE FOR ALL ACCOUNTS:

NSF fee (return check, ATM or other electronic debit due to non-sufficient funds if account is overdrawn by more than \$5, limited to 6 NSF or overdraft fees per day) .....	\$30
Overdraft fee (overdraft created by check, withdrawal, ATM or other electronic means if account is overdrawn by more than \$5, limited to 6 NSF or overdraft fees per day) .....	\$30
Continuous overdraft fee if account remains overdrawn by any amount for 5 or more consecutive business days (daily fee, charged a maximum of 6 days) .....	\$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.....	\$5
Requires collection effort .....	\$30
Returned check/debit (received as payment for any loan, line of credit or credit card account) .....	\$30
Returned ACH debit from a savings account.....	\$30
Stop payment on check, EFT debit or automatic draft.....	\$30
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 .....	\$2
Travelers Cheques per \$100 .....	\$1
Travelers Cheques for two per \$100 .....	\$1.50
Returned Mail .....	\$10
Checking reinstatement fee (reinstatement of account privileges).....	\$50
Levy, lien & garnishment processing fee .....	\$50
ATM, SuperCheck or credit card replacement .....	\$5
ATM, SuperCheck or credit card PIN replacement .....	\$2
Copy of non-VACU item (per item) .....	\$1
Fax outside VACU (per page) .....	\$1
Annual Safe Deposit Box Rental (limited availability).....	per size - 3x5 - \$30 3x10 - \$50 10x10 - \$100
Safe Deposit Box Drilling Fee.....	\$200
Safe Deposit Box Replacement Key .....	\$30
Relationship Package Monthly Fee (for going below minimum combined balance).....	Level 1:\$6, 2:\$8 3:\$10 4:\$12

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