

Fee Disclosure - Effective January 1, 2026

APPLICABLE FOR SHARE ACCOUNTS ONLY:

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)	\$50
Each network* ATM withdrawal over 4 per month from a checking account	\$2
Each network* withdrawal from a savings account	\$1
Each network* ATM balance inquiry (includes merchant inquiry)	\$1

APPLICABLE FOR ALL ACCOUNTS:

NSF fee (return check, ATM or other electronic debit due to non-sufficient available funds of more than \$5, limited to 6 NSF or overdraft fees per day.)	
First item per calendar year	\$20
Each additional item is (per presentment)	\$35
Paid NSF fee (overdraft created by check, withdrawal, ATM or other electronic means due to non-sufficient available funds of more than \$5, limited to 6 NSF or overdraft fees per day)	
First item per calendar year	\$20
Each additional item is	\$35
Continuous overdraft fee if account remains overdrawn by any amount for 5 or more consecutive days, a daily fee of \$5 will be charged for a maximum of 6 days. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means	
	\$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)	\$10
Returned check (cashed or deposited - requires collection effort)	\$35
Returned check/debit (received as payment for VACU loan)	\$35
Returned ACH debit from a savings account	\$35
Stop payment on check, EFT debit or automatic draft	\$35
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	\$4
Returned Mail	\$10
Levy, lien & garnishment processing fee	\$100
Debit card or credit card replacement	\$5
Copy of non-VACU item (per item)	\$1
Fax outside VACU (per page)	\$1
Annual Safe Deposit Box Rental (limited availability)	
Price varies per size:	2x5 \$25 3x5 \$50 3x10 \$75 5x10 \$75 7x10 \$75 10x10 \$125 15x10 \$125
Safe Deposit Box Drilling Fee	\$200
Safe Deposit Box Replacement Key	\$30
Cancellation of the automatic payment when a rate deduction has been applied	\$50
Convenience Pay agent-assisted phone payment processing fee per transaction (Non-business loan payments made online and through the automated phone system are fee-free.)	\$9.95

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