



Service Charges and Fees
Effective February 1, 2018

Share Draft/Electronic Services

NSF Fee	\$29.00 per item
Courtesy Pay for Overdrafts/Negative Balance (opt-in)	\$39.00 per item
Overdraft Transfer between Accounts (or sub-accts) for NSF	\$5.00 per item
Returned Item (self-written)	\$29.00 per item
Returned Item (third party)	\$10.00 per item
ACH Return Reversal Fee	\$29.00 per item
Returned Loan Payment Fee	\$35.00 per item
Copy of Paid Check	\$5.00 per item (<i>free online</i>)
Inactive Bill Pay Fee (no payment activity for 90 days)	\$10.00 per month
Overdrawn Account Fee (without Courtesy-pay opt-in)	\$5.00 per day
Stop Payment of Member Check	\$29.00 per item
Check order	Cost varies

ATM/Visa Check Card

NSF Opt-in Fee	\$39.00 per transaction
Fee for PIN-based ATM withdrawals (non-FVCU machine)	\$1.50 per transaction
ATM Denial Fee	\$1.00 per transaction
Replacement for Lost or Damaged Debit/Credit Card	\$15.00
Debit card Expedite Fee	\$30.00
VISA Cash Advance Processing Fee (non-FVCU cards)	\$2.00 per transaction
Fee for International Transaction (calc. with transaction amount)	1% of the transaction amount

Wire Transfers

Domestic Wire-out Transfer	\$25.00 per transfer
CU to CU Transfer	\$15.00 per transfer
International Wire Transfer	\$40.00 per transfer

Lending

Loan Application Fee	\$5.00
Quick Cash Loan Application and Processing Fee	\$40.00
Late Payment Fee	\$25.00
Skip-a-Pay Promotion (when offered)	\$40.00
GAP Insurance	\$399.00
Mechanical Repair Coverage (MRC)	Varies by Auto
Payment Protection Coverage (Life & Disability)	Varies by Auto
Refinance Processing Fee (existing auto loan with FVCU)	\$50.00



Service Charges and Fees
Effective February 1, 2018

Service Fees

Money Order	\$2.00 per item
CU Draft made out to Third Party	\$2.00 per item
Copy of CU Draft	\$5.00 per item
Statement Reprint (<i>free using E-Statements</i>)	\$5.00 per month
Account History Printout (<i>free online</i>)	\$5.00 per month
Check Cashing Fees:	
Checks under \$500	\$5.00
Checks over \$500	\$10.00
VISA Gift Card/Travel Money Card/ CU Money Card	\$5.00
CU Money Card Reload	\$1.00 per reload
Secretary of State Sticker (FVCU Member)	\$4.00
Secretary of State Sticker (non-FVCU member)	\$10.00
Secretary of State – Title, Plates, Registration	\$20.00
Stop Payment of CU Draft (refund may take 30 days)	\$29.00 per item
Legal Items (garnish, discovery of assets, subpoenas, etc.)	\$50.00
Coin Counting (non-members)	5% of amount
Bad Address/Returned Mail	\$10.00
Paper Statement Fee (fee is waived for members over 60 years old and members under 18 years old)	\$2.00 per statement
Regulation “D” Violation (excessive withdrawals)	\$5.00 per transaction
Dormant Account Fee (after 24 months of inactivity)	\$10.00 per month
Escheat Processing Fee (at time of closing account)	\$40.00 per account
Early Withdrawal from Christmas Club	\$10.00 per transaction
Share Certificate Early Withdrawal Penalty	5% of principal balance plus any Accrued Dividends
Money Market Below Minimum Balance Fee	\$5.00 per month
Closing Account within 6 months of opening	\$20.00
Reopening account within 6 months of closing	\$20.00

Complimentary Services - Free to FVCU Members

Notary Public Service
 Bill Pay (Active Accounts)
 Check Copies through Online Banking
 Telephone Account Access and Inquiries
 Verification of Deposits
 Temporary Checks
 Accidental Death and Dismemberment Benefits
 Coin Counting Services
 Night Drop Box for Deposits or Loan Payments
 ATM use at our Drive-thru location (575 N. Broadway)