



Service Charges and Fees  
Effective October 1, 2016

### Share Draft/Electronic Services

NSF Fee	\$29.00 per item
Courtesy Pay for Overdrafts/Negative Balance (opt-in)	\$39.00 per item
Overdraft Transfer from Savings to Checking to Cover NSF	\$4.00 per item
Returned Item (self-written)	\$29.00 per item
Returned Item (3 <sup>rd</sup> party)	\$10.00 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	\$5.00 per day
Stop Payment of Member Check	\$29.00 per item
Check Order	Cost varies
ACH Return Reversal Fee	\$29.00 per item

### ATM/Visa Check Card

NSF Opt-In Fee	\$29.00 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 Debit/Credit Card	\$15.00
Debit Card Expedite Fee:	\$30.00
Fee for international transaction (calculated with transaction)	1% of the Dollar Amount

### Wire Transfers

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

### Service Fees

Money Order	\$2.00 per item
CU Draft made out to 3 <sup>rd</sup> 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



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### **Service Fees (continued)**

Secretary of State Sticker (non-member)	\$6.00
Secretary of State – title, plates, registration	\$20.00
Stop Payment of CU Draft (refund to member may take 30 days)	\$29.00
Legal Items (garnishment, discovery of assets, subpoenas, etc.)	\$50.00
Coin counting – non-members	5% of amount
Bad Address/Returned Mail	\$10.00
Paper statement; fee is waived for members over 60 years of age and members under 18 year old	\$1.00 per statement
Regulation “D” Violation	\$3.00 per transaction
Closing account within 6 months of opening	\$20.00
Reopening account within 6 months of closing	\$20.00
Dormant Account (after 24 months of inactivity)	\$5.00 per month
Escheat Processing Fee (at time of account closing)	\$40.00 per account

### **Lending**

Loan Application	\$5.00
Quick Cash Loan Application & Processing	\$40.00
Late Payment (assessed 10 days after payment due date)	\$25.00
Skip-a-Pay Promotion (when offered)	\$40.00
GAP Insurance	\$399.00
Mechanical Repair Coverage (MRC)	Varies by auto
Payment Protection	Varies by loan