



Service Charges and Fees

Effective April 1, 2019

Share Draft / Electronic Services

Insufficient Funds (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)	\$ 5.00 per item
Returned/Rejected Item	\$ 29.00 per item
Returned/rejected 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 check (<i>free online</i>)
Inactive Bill Pay (no activity for 90 days or more)	\$ 10.00 per month
Stop Payment of Member Check	\$ 29.00 per item
Check order or reorder	Cost varies by design

ATM / VISA Check Card

NSF Opt-in transaction	\$ 39.00 per transaction
ATM Denial Fee	\$ 1.00 per transaction
Replacement for Lost or Damaged Debit/Credit Card	\$ 10.00 per card
Debit Card Expedite Fee	\$ 30.00
VISA Cash Advance Processing Fee (non-FVCU cards)	\$ 2.00 per transaction

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

Consumer Loan Document Fee	\$ 25.00 per loan issued
Quick Cash Loan Processing and Document fee	\$ 40.00
Late Payment Fee	\$ 25.00
Skip-a-Pay Promotion (when offered)	\$ 40.00
GAP Insurance	\$ 440.00
Mechanical Repair Coverage (MRC)	Varies by Auto
Payment Protection Coverage (Life and/or Disability)	Varied by Auto

Certain fees may have limitations, exclusions, and/or other specific details or restrictions. Full information on these fees can be obtained by contacting our office at 630-859-2276, or by email: info@foxvalleycu.com



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Other Service Fees and Charges

Money Order	\$ 2.00 per item
CU Draft (cashier’s check) made out to third party	\$ 2.00 per item
Copy of CU Draft	\$ 5.00 per item
Statement Reprint	\$ 5.00 per month (<i>free w/ E-Statements</i>)
Account History Reprint	\$ 5.00 per month (<i>free online</i>)
Check Cashing Fees:	
Checks under \$500	\$ 5.00
Checks over \$500	\$ 10.00
VISA Gift Card/Travel Card/CU Money Card	\$ 5.00
CU Money Card Reload	\$ 1.00 per reload
Secretary of State License Plate Sticker (FVCU Member)	\$ 4.00
Secretary of State License Plate Sticker (non-FVCU member)	\$ 10.00
Secretary of State – Title, Registration, Plates processing fee	\$ 20.00
Stop Payment of CU Draft (refund may take up to 30 days)	\$ 29.00 per item
Legal items (garnish, discovery of assets, subpoena, etc.)	\$ 50.00
Coin Counting (non –members)	5% of amount (<i>free to FVCU members</i>)
Bad Address / Returned Mail	\$ 10.00
Paper Statement Fee (<i>fee is waived for members over 60 years old and members under 18 years old</i>)	\$ 2.00 per statement
Regulation “D” Violation (excessive withdrawals)	\$ 5.00 per transaction
Dormant Account Fee (after 24 months of no activity)	\$ 5.00 per month
Escheat Processing Fee (at time of account closing)	\$ 40.00 per account
Early Withdrawal Penalty from Christmas Club	\$ 10.00 per transaction
Share Certificate Early Withdrawal Penalty	90 days of accrued dividends on amount w/d
Money market Below Minimum Balance Fee	\$ 5.00 per month
Closing Account within 6 Months of Opening	\$ 20.00
Reopening Account within 6 month 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	

ZERO ATM fees for using an ATM not owned by FVCU. However, you may still be charged a fee by the ATM operator/owner or any network used: these fees are not in FVCU’s control and cannot be waived or refunded.

VISA Credit Cards: NO annual fees; NO International Foreign Transaction Fees;
NO Cash Advance Fees; NO balance transfer fees;