



VERMONT FEDERAL CREDIT UNION

Fee Schedule

Effective May 1, 2012

The rates and fees applicable to your account at Vermont Federal Credit Union are provided in the chart below. Vermont Federal Credit Union may offer other rates for these accounts from time to time.

Share Draft Checking Fees	
NSF/Overdraft Privilege fee	\$ 25.00 per item (Daily cap of \$125.00)
Returned Item fee	\$ 25.00 per item
Stop Payment fee	\$ 20.00 per item
Share Draft Printing fee	Prices vary depending on style
Check Transfer fee	\$ 2.00 per transfer
Copy of Share Draft Fee	\$ 2.50 per copy in excess of two copies per month
Business Checking Account Fees (fees in addition to the Share Draft Checking Fees)	
-Maintenance fee	\$ 5.00 per month
-Usage fee	\$ 0.15 per check
-Deposit fee	\$ 0.12 per check
Business Share Draft Checking Account (Eff. 4/2010) (fees in addition to the Share Draft Checking Fees)	
Draft (check) Transactions	Up to 200 share draft transactions processed (checks cleared) with no fee - \$15.00 fee if more than 200 processed against the account statement period
Excessive Electronic Withdrawal Fee (after six free withdrawals per month) (excludes Share Draft Checking Account)	
	\$ 7.00 per withdrawal
Other Service Fees	
Account Reconciliation/Research fee	\$ 20.00 per hour (one hour minimum)
Foreign Currency Exchange fee	3% added to current exchange rate
Visa Gift Card	\$ 2.25 per card
Wire Transfer (incoming) fee	\$ 10.00 per transfer
Wire Transfer (outgoing domestic) fee	\$ 20.00 per transfer
Wire Transfer (outgoing foreign) fee	\$ 40.00 per transfer
Money Order fee	\$ 3.00 per item
Official Check fee	\$ 4.00 per check
Gift Check fee	\$ 2.00 per check
Official Check Replacement fee	\$ 20.00 per check
Traveler's Checks for Two fee	2% of total checks purchased
Traveler's Checks fee	1% of total checks purchased
Dormant/Abandoned Account fee	\$ 5.00 per month
Statement Copy fee	\$ 5.00 per statement
Account History Copy fee	\$ 2.00 per page
Postal Notification of Address Change fee	\$ 2.00 per change
Replacement Plastic Card fee	\$ 10.00 per card
Replacement (Expedited) Plastic Card fee	\$ 35.00 per card
IRS Tax Levy fee	\$ 50.00 per levy
Electronic Funds Transfer Fees	
Online Funds Transfer (Cross-Institution)	\$ 5.00 for \$2,000 or less \$ 10.00 for \$2,000.01 to \$15,000
Expedited Online Funds Transfer	\$ 10.00 for \$2,000 or less
Falcon ATM Withdrawal/Transfer fee	FREE
POS Transaction fee	FREE
Non-Falcon ATM Withdrawal/Transfer fee	\$ 1.50 per transaction

e-Branch24 Fees	
Online Banking fee	FREE
Bill Payment fee	\$ 6.00 per month*
	*No charge if member has share account, share draft account, e-Branch24, e-Statements and debit card services, and pays at least one bill per three consecutive months to avoid a \$3.00 service fee
Expedited Bill Pay	\$ 21.00 for check payment; \$ 3.40 for electronic payment
e-Statement fee	FREE
Safe Deposit Box Fees	
Annual Rental fee (per size of box)	
3 x 5 inches	\$ 35.00
5 x 5 inches	\$ 50.00
3 x 10.5 inches	\$ 60.00
5 x 10.5 inches	\$ 80.00
10.5 x 10.5 inches	\$ 110.00
Change of Lock fee	\$ 75.00
Drilling of Box fee	\$ 100.00
Share Value	
Par Value of one share	\$ 25.00
Loan Fees	
Guarantees Asset Protection (GAP) Insurance fee	\$ 250.00 per policy
Returned Item fee	\$ 25.00 per item

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