



NEED MORE FLEXIBILITY?

YOU HAVE AN OPTION.

WITH A 30-MONTH FLEX CD/IRA

NEW! 30-MONTH CD/IRA

Reduce your investment risk if interest rates rise with a one-time rate increase option. You decide when.

2.15% APY*



This credit union is federally insured by the National Credit Union Administration.

*APY=Annual Percentage Yield. One-time option to increase the rate on your certificate during the term. The new rate will be applied for the remainder of the term. Automatic rollover at term end to 36-month CD /IRA at the current rate. Early withdrawal penalty will apply. Fees could reduce earnings on account. Offer and rates subject to change without notice.

VERMONT FEDERAL
CREDIT UNION

vermontfederal.org / 888.252.0202

SEE WHERE BETTER BANKING TAKES YOU.

Fee Schedule – Effective June 1, 2018

The rates and fees applicable to your account at Vermont Federal Credit Union are provided in the chart below. Vermont Federal Credit Union may change fees for these accounts at their discretion. This schedule is incorporated as part of your account agreement with Vermont Federal Credit Union.

| Checking Account Maintenance and Transaction Fees | | | |
|--|---|---|---|
| | ReWARD Checking | Share Draft Checking | Business Checking |
| NSF/Overdraft Privilege fee | \$25.00 per item for each item over \$5.00 | \$25.00 per item for each item over \$5.00 | \$25.00 per item for each item over \$5.00 |
| Returned Item fee | \$25.00 per item | \$25.00 per item | \$25.00 per item |
| Stop Payment fee | \$20.00 per item | \$20.00 per item | \$20.00 per item |
| Temporary Check fee | \$2.00 per sheet of 4 checks | \$2.00 per sheet of 4 checks | \$2.00 per sheet of 4 checks |
| Share Draft Printing fee | Prices vary depending on style | Prices vary depending on style | Prices vary depending on style |
| Overdraft Transfer fee | \$2.00 per transfer | \$2.00 per transfer | \$2.00 per transfer |
| Copy of Share Draft fee | \$2.50 per copy in excess of two per month | \$2.50 per copy in excess of two per month | \$2.50 per copy in excess of two per month |
| Draft (Check) Transaction fee | \$0 | \$0 | 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 |
| Other Service Fees | | | |
| Account History Copy fee | \$2.00 per page | Account Reconciliation/Research fee | \$20.00 per hour (one hour minimum) |
| Bill Payment fee | FREE | e-Statement fee | FREE |
| Dormant/Abandoned Account fee | \$5.00 per month | Excessive Electronic Withdrawal fee (after six free withdrawals per month) | \$7.00 per withdrawal (excludes Share Draft Checking Account) |
| Expedited Bill Pay | \$21.00 for check payment \$3.40 for electronic payment | Expedited Online Funds Transfer | \$10.00 for \$2,000 or less |
| ATM Withdrawal/Transfer fee | FREE for Falcon ATMs and \$1.50 per transaction for Non-Falcon ATMs | IRS Tax Levy fee | \$50.00 per levy |
| Money Order fee | \$4.00 per item | Official Check fee | \$5.00 per check |
| Official Check Replacement fee | \$20.00 per check | Online Banking fee | FREE |
| Online Funds Transfer (cross-institution) | \$5.00 for \$2,000 or less \$10.00 for \$2,000.01 to \$15,000 | POS Transaction fee | FREE |
| Postal Notification of Address Change fee | \$2.00 per change | Replacement (expedited) Plastic Card fee | \$40.00 per card |
| Replacement Plastic Card fee | \$15.00 per card | Safe Deposit Box fees 3 x 5 inches to 10.5 x 10.5 inches | \$45-\$120 |
| Skip Payment fee | \$15.00 per skip | Statement Copy fee | \$5.00 per statement |
| 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 up to \$1,500 | Wire Transfer (outgoing foreign) fee | \$45.00 per transfer over \$1,500 |
| Visa® Gift Card | \$2.50 per card | | |
| Share Value | | | |
| Par Value of One Share | | \$25.00 | |