

# FEE SCHEDULE

Effective date March 16, 2026



**VERMONT FEDERAL**  
CREDIT UNION

The rates and fees applicable to your account at Vermont Federal Credit Union are provided 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.

<b>Checking Account Maintenance &amp; Transaction Fees</b>	Reward Checking	Free
	Share Draft Checking	Free
	Student Checking	Free (overdrafts are not allowed on this account)
	Business Checking	Free (up to 200 checks clearing) with enrollment in eStatements. \$15.00 fee if more than 200 checks cleared during statement cycle.
<b>ATM Network Fees</b>	ATM Network	\$1.50 for non-Falcon ATM transactions (withdrawals or transfers) plus any surcharge that the ATM owner charges
	How to Avoid Fees	<ul style="list-style-type: none"> <li>• Use VFCU or Falcon network ATM</li> <li>• Get reimbursed up to \$25 by meeting the following Reward Checking qualifications:                             <ul style="list-style-type: none"> <li>• Receive monthly e-statement</li> <li>• Login to Online Banking</li> <li>• At least 12 debit card transactions post and clear</li> <li>• At least 1 ACH payments or 1 direct deposit posts and clears</li> </ul> </li> </ul> <p>All qualifications must be completed by 7pm EST on the last day of the monthly statement cycle. Individual ATM fees of \$5.00 or more will be reimbursed into your Reward Checking account upon presentation of the ATM receipt.</p>
<b>Bill Pay Fees</b>	Free	
	Expedited Bill Pay	<ul style="list-style-type: none"> <li>• \$26.95 for check payment</li> <li>• \$4.95 for electronic payment</li> </ul>
<b>Wire Fees</b>	Wire Transfer	<ul style="list-style-type: none"> <li>• Incoming fee: \$10.00 per transfer</li> <li>• Outgoing domestic: \$20.00 per transfer</li> <li>• Outgoing foreign: \$40.00 per transfer up to \$1,500 and \$45.00 per transfer over \$1,500</li> </ul>

Fees for using your share draft/checking account when a transaction exceeds the available balance in your account. Refer to the VFCU Membership Agreement for a definition of available balance and examples of available funds.

<b>Overdraft Fees</b>	Overdraft Privilege Fee (Paid NSF)	\$25.00 per presentment for each presentment over \$5.00
	Return Item (Unpaid NSF/UCF)	\$25.00 per presentment
<b>Debit Card Fees</b>	POS Transaction fee	Free (international exchange fees may apply)
	International Service fee	1% of transaction amount (debit & credit)
	Replacement fee	<ul style="list-style-type: none"> <li>• \$15.00 per card</li> <li>• \$40.00 per card – expedited</li> </ul>
<b>Research Fees</b>	Account History Copy fee	\$2.00 per page (free through online banking)
	Account Reconciliation/ Research fee	\$20.00 per hour (one hour minimum)
	Statement Copy fee	\$5.00 per statement (free through online banking)
	Copy of Share Draft fee	\$2.50 (copies of checks written – free through online banking)
<b>Safe Deposit Box Fees</b>	Rental Fees	\$45.00-\$120.00 (2 x 5 inches up to 10.5 x 10.5 inches)
	Miscellaneous Fees	<ul style="list-style-type: none"> <li>• \$100 lock change fee</li> <li>• \$150 drill box fee</li> </ul>

<b>Miscellaneous Fees</b>	Check Cashing Fee	\$5.00 per check over \$500 for non-members
	Coin Machine Fee	<ul style="list-style-type: none"> <li>• Free for members</li> <li>• 10% of transaction total for non-members</li> </ul>
	Escheatment Fee	\$30 per account
	Foreign Currency	\$15.00
	Foreign Check Processing	\$5.00 per item
	IRS Tax Levy fee	\$50.00 per levy
	Money Order Fee	\$4.00 per item
	Notary Fee	<ul style="list-style-type: none"> <li>• Free for members</li> <li>• \$5.00 per document for non-members</li> </ul>
	Official Check Fee	<ul style="list-style-type: none"> <li>• \$5.00 per check</li> <li>• Free if check is payable to account holder</li> </ul>
	Official Check Replacement Fee	\$20.00 per item
	Online Banking Fee	Free
	Returned Deposited/Cashed Check Fee	\$5.00 per item
	Share Draft Printing Fee	Pricing varies depending on style
	Stop Payment Fee	\$20.00 per item
Temporary Check Fee	\$2.00 per sheet of 4 checks	
Undeliverable/Returned Mail fee	\$2.00	
<b>Share Value</b>	Par Value of One Share	\$5.00

## ONLINE BUSINESS BANKING PACKAGES

SERVICE	DESCRIPTION	FREE BUSINESS TIER	SMALL BUSINESS TIER	COMMERCIAL BUSINESS TIER
PACKAGE PRICING	Monthly Fee	\$0 / Month	\$25 / Month	\$50 / Month
ONLINE BANKING	Access to Business Online Banking & Mobile App	Included	Included	Included
	Sub User Management	Included	Included	Included
	Dual Authorization	Included	Included	Included
	Transaction Limit Management	Included	Included	Included
	E-Statements	Included	Included	Included
	Basic Exports (CSV, QBO, QFX)	Included	Included	Included
	Advanced Exports (BAI2)		Included	Included
	Business Reporting	Included	Included	Included
FUNDS TRANSFER	Internal Transfers	Included	Included	Included
	External Transfers	Included	Included	Included
BILL PAY	Bill Pay Access	Included	Included	Included
	Expedited Bill Pay (check)	\$26.95 / item	\$26.95 / item	\$26.95 / item
	Expedited Bill Pay (electronic transfer)	\$4.95 / item	\$4.95 / item	\$4.95 / item
DEPOSIT CAPTURE	Remote Deposit Capture - Mobile Access	Included	Included	Included

## ONLINE BUSINESS BANKING PACKAGES (CONTINUED)

ACH	ACH Item Processing - Online Access		\$5/traditional batch over 10 traditional batches (Credits)  \$10/same day batch over 3 same day batches (Credits)  No Access to ACH Debits	Unlimited ACH Access (Credits & Debits, traditional & same day)
ACH ONE-TIME			Traditional: first 50 are free, with \$0.50 per item for every one-time ACH over 50  Same Day (Quick ACH): \$1.00 per item	Unlimited One Time ACH Access
WIRES	Wire Origination - Online Access		Included (Domestic Only)	Included (Domestic & Int)
	Outgoing Wire - Domestic (Online)		\$10 / wire	\$10 / wire
	Outgoing Wire - International (Online)			\$30 / wire
POSITIVE PAY	Positive Pay (Check & ACH) - Online Access	\$40 / month (optional)	\$40 / month (optional)	\$40 / month (optional)