



**Fee Schedule – Effective February 28, 2022**

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	Student Checking	Business Checking
<b>NSF/UCF/Overdraft Privilege fee</b>	\$25.00 per presentment for each presentment over \$5.00	\$25.00 per presentment for each presentment over \$5.00	Overdrafts are not allowed on this account	\$25.00 per presentment for each presentment over \$5.00
<b>Return Item fee</b>	\$25.00 per presentment	\$25.00 per presentment	\$25.00 per presentment	\$25.00 per presentment
<b>Stop Payment fee</b>	\$20.00 per item	\$20.00 per item	\$20.00 per item	\$20.00 per item
<b>Temporary Check fee</b>	\$2.00 per sheet of 4 checks	\$2.00 per sheet of 4 checks	\$2.00 per sheet of 4 checks	\$2.00 per sheet of 4 checks
<b>Share Draft Printing fee</b>	Prices vary depending on style	Prices vary depending on style	Prices vary depending on style	Prices vary depending on style
<b>Overdraft/UCF Transfer fee</b>	\$2.00 per transfer	\$2.00 per transfer	\$2.00 per transfer	\$2.00 per transfer
<b>Copy of Share Draft fee</b>	\$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	\$2.50 per copy in excess of two per month
<b>Draft (Check) Transaction fee</b>	\$0	\$0	\$0	Up to 200 checks cleared with no fee - \$15.00 fee if more than 200 checks cleared during the statement cycle
Other Service Fees				
<b>Account History Copy fee</b>	\$2.00 per page	<b>Account Reconciliation/Research fee</b>	\$20.00 per hour (one hour minimum)	
<b>Bill Payment fee</b>	FREE	<b>ATM Withdrawal/Transfer fee</b>	FREE for Falcon ATMs & \$1.50 per transaction for Non-Falcon ATMs	
<b>Check Cashing Fee</b>	\$5 per check over \$500 for non-members	<b>Coin Machine Exchange</b>	10% of transaction total for non-members	
<b>Dormant/Abandoned Account fee</b>	\$5.00 per month	<b>Excessive Electronic Withdrawal fee, excludes checking accounts</b>	\$7.00 per withdrawal, after six free withdrawals per month	
<b>Expedited Online Funds Transfer</b>	\$10.00 for \$2,000 and under	<b>Expedited Bill Pay</b>	\$26.95 for check payment \$4.95 for electronic payment	
<b>eStatement fee</b>	FREE	<b>Foreign Currency</b>	\$15.00	
<b>IRS Tax Levy fee</b>	\$50.00 per levy	<b>Money Order fee</b>	\$4.00 per item	
<b>Official Check fee</b>	\$5.00 per check	<b>Official Check Replacement fee</b>	\$20.00 per check	
<b>Online Banking Fee</b>	FREE	<b>Online Funds Transfer (cross-institution)</b>	\$5.00 for \$2,000 or less \$10.00 for \$2,000.01 to \$15,000	
<b>POS Transaction fee</b>	FREE (international exchange fees may apply)	<b>Replacement Plastic Card fee</b>	\$15.00 per card \$40.00 per card - expedited	
<b>Safe Deposit Box fees</b>	\$100 Lock Change fee \$150 Drill Box fee	<b>Safe Deposit Box Rental fees</b>	\$45-\$120 2.5 x 5 inches to 10.5 x 10.5 inches	
<b>Skip Payment fee</b>	\$15.00 per skip	<b>Statement Copy fee</b>	\$5.00 per statement	
<b>Visa® Gift Card</b>	\$2.50 per card	<b>Wire Transfer (outgoing domestic) fee</b>	\$20.00 per transfer	
<b>Wire Transfer (incoming fee)</b>	\$10.00 per transfer	<b>Wire Transfer (outgoing foreign) fee</b>	\$40.00 per transfer up to \$1,500 \$45.00 per transfer over \$1,500	
<b>Share Value</b>		<b>Par Value of One Share</b>	\$5.00	

Vermont Federal Credit Union / Post Office Box 407 / Burlington, VT 05402-0407 / (802) 658-0225 / (888) 252-0202 (outside Burlington area)

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