

Fee Schedule – Effective June 1, 2020

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
NSF/Overdraft Privilege fee	\$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
Return Item fee	\$25.00 per presentment	\$25.00 per presentment	\$25.00 per presentment	\$25.00 per presentment
Stop Payment fee	\$20.00 per item	\$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	\$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	Prices vary depending on style
Overdraft Transfer fee	\$2.00 per transfer	\$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	\$2.50 per copy in excess of two per month
Draft (Check) Transaction fee	\$0	\$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 checking accounts)	
Expedited Bill Pay	\$26.95 for check payment \$4.95 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			\$5.00	