



SCHEDULE OF FEES & CHARGES

Effective May 1, 2009

GENERAL

Account History (since last statement)	\$3.00/page
Collection Item Fee	Actual Cost
Overdraft Fee	\$2.00/each
Overnight Mail Service	Actual Cost
Research Fee	\$10.00/hour
Statement Copy Fee	\$3.00/page
Stop Pay Fee-CU check	\$10.00/each
Wire Transfers	\$15.00/each
Deposit Item Return Fee	\$10.00/each
Deposit Item Adjustment Fee	\$5.00/each
Dormant Account Fee*	\$2.00/month

*Dormant account fee applies to accounts with a balance less than \$100.00 and no activity for 12 months and no other services.

CHECKING (SHARE DRAFT) ACCOUNTS

<u>Type</u>	<u>Monthly Service Fee</u>
Preferred Checking	\$5.00/month*

- *Waived with:
- a) Minimum of \$2,500 aggregate or more on deposit in shares or Term Shares within the same member number when the fee is assessed.
 - b) Automatic transfer for VOCU loan payment on same account.

Choice Checking	\$7.50/month*
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- *Waived with:
- a) Minimum of \$2,500 in checking when the fee is assessed.
 - b) Automatic transfer for VOCU loan payment on same account.

20/20 Business Checking	\$7.50/month*
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- *Waived with:
- a) Minimum of \$1,000 average daily checking balance or \$100,000 aggregate average daily balance within business membership account.
 - b) Automatic transfer for VOCU loan payment on same account.

SHARE / SAVINGS / IRA ACCOUNTS

Minimum Balance Fee	\$1.00/month
Excess Withdrawal Fee	\$2.00/each
IRA Withdrawal Fee	\$10.00/each
IRA Administration Fee	\$12.00/year
Cookie Jar Account Excess Withdrawal Fee	\$10.00/each

MONEY MARKET ACCOUNTS

Minimum Balance Fee	\$5.00/month
Excess Withdrawal Fee	\$2.00/each

**ACCOUNTS / LINES OF CREDITS WITH
CHECK WRITING / ATM / ACH PRIVILEGES**

Check Copy Fee – single (2 copies free per statement)	\$2.00/each
Stop Payment Fee	\$10.00/each
Returned Item, Insufficient Funds	\$20.00/each
Overdraft from Shares	\$2.00/each
Paid Item, Insufficient Funds	\$25.00/each
Incorrect Deposit Entry	\$5.00/each
Check Printing Charge	Actual Cost*
ATM Withdrawal Fee	\$1.50/each
(over # allowed free per month)	
ATM Replacement Card Fee	\$15.00/each

LOANS

Subordination Fee	\$40.00/each
Reconveyance Fee	\$45.00/each
Demand Fee	\$30.00/each
Loan Document Redraw Fee	\$50.00/each

Other fees/charges may apply under current policy
*Call VOCU at (800) 327-2628 for actual cost.

ADDITIONAL ACCOUNT INFORMATION:

Online Banking	www.visionone.org
24 Hour Account Manager	(888) 777-7505