



### Checking Account Fees

- Everyday Checking: \$2.50 per month if member receives mailed, paper statements
  - No fee if member receives e\*statements
- Elite Checking: \$8.00 per month if Minimum Balance is not maintained
- NSF Fee: \$25.00 per item
- Stop Payment Fee: \$20.00 per item
- Plastic Cards – Replacement: \$5.00 per card
- Plastic Cards Rush Order: \$35.00 per card
- Foreign Transaction Conversion Fee: 1%
- Check Copy: \$1.50 per item
- Over-the-Counter Checks: \$2.50 per sheet of 4
- Ordered Box of Checks: Prices Vary
- Free Valley basic checks for Elite Checking members, one box per calendar year.
- Account Reconciliation & Research \$35.00 per hour, minimum (first time, no charge)

### Other Fees that Apply to All Accounts

- Credit Union Cashier's Checks: \$2.00 per item
- Outgoing Wire Fee: \$20.00
- Incoming Wire: No Charge
- Statement Copy Fee: \$2.00 per month (statement cycle)
- Legal Processing Fee (garnishments, tax levies, etc.): \$50.00
- Items Sent for Collection: \$20.00, plus additional costs
- Account Inactivity Fee (No activity for over 12 months & account balance less than \$100): \$10.00

### Loan Accounts

#### Processing Fee:

- Consumer Loans: \$65.00
- Line of Credit Over Limit: \$25.00
- Real Estate Loans: 1% Origination Fee
- Home Equity: \$125.00
- Skip Payment: \$30.00