



Fee Schedule

Account Fees

Share Account Fees

Non-Sufficient Funds (each item) ⁸	\$ 25.00
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Checking Account Fees

Non-Sufficient Funds (each item) ⁸	\$ 25.00
Overdraft Privilege (each item resulting in a negative account balance of \$10.00 or less) ⁸	\$ 5.00
Overdraft Privilege (each item resulting in a negative account balance greater than \$10.00) ⁸	\$ 30.00
Overdraft Protection (transfer) from Share Account (Overdraft transfers in increments of \$100) ⁸	\$ 5.00
Overdraft Privilege Exceeded (each item) ¹⁰	\$ 25.00
Premium Rewards Checking (without qualifying balance/product) ¹	\$ 12.00 per month
Reliance Checking	\$ 12.00 per month
Rewards Checking (without qualifying balance/product) ²	\$ 5.00 per month
Rewards Plus (without qualifying balance/product) ³	\$ 16.00 per month
Stop Payment	\$ 25.00
Stop Payment Cancellation	\$ 10.00

Loan and Plastic/ATM Fees

Loan Fees

Connect VISA Annual Fee	\$ 25.00
Conversion (fixed rate to variable or vice versa)	2% of loan balance or \$200, whichever is greater
Deed of Release Recording	\$ 40.00
Line of Credit Annual Fee	\$ 25.00
Loan Modification	\$ 30.00
Non-Sufficient Funds (Line of Credit, Home Equity Line, or VISA Check)	\$ 25.00
Overdraft Transfer from LOC	\$ 5.00
Overdraft Transfer from VISA	\$ 5.00
Pay by Phone Loan Payment - Automated	\$ 5.00
Pay by Phone Loan Payment - Live Person	\$ 15.00
Message Pay (ACH or Debit Payments)	\$ 10.00
Skip-A-Pay	\$ 30.00
Subordination (Real Estate)	\$ 250.00
Vehicle Title Processing	\$ 40.00
VISA Late Payment Fee	\$ 27.00

Plastic/ATM Cards

Foreign ATM Withdrawals (Non-VWCU ATM) ⁷	\$ 1.75 each
Foreign Visa Credit/Debit International Transactions (multi and single currency transaction) ⁹	1% of foreign transaction

Other Fees

Dormant Account (unclaimed property)	\$ 60.00
Express Mail	\$ 33.00
Inactive Account >12 months of inactivity (except minors & 65+)	\$ 6.00 per month
Legal Processing	\$ 50.00
Locator Service	\$ 10.00
Non-member Check Cashing	\$ 7.00
Official Checks	\$ 5.00
Paper Statements (all accounts) ⁴	\$ 2.00
Returned Electronic Payment	\$ 20.00
Returned Deposited Item Same-Maker ⁵	\$ 32.00

Returned Mail	\$ 5.00
Safe Deposit Box Collection Expense	\$ 20.00
Safe Deposit Box Delinquency	\$ 15.00
Safe Deposit Box Lock Replacement and Drilling Costs	\$ 150.00
Safe Deposit Box Lost Key	\$ 20.00
Third party Check Acceptance	\$ 7.00 per check
Wire Transfer (International inbound) ⁶	\$ 11.00
Wire Transfer (Domestic outbound) ⁶	\$ 25.00
Wire Transfer (International outbound) ⁶	\$ 100.00
Wire Tracers, Amendments, or Reversal Requests (International)	\$ 100.00

This fee schedule lists only fees required to be disclosed. For information on a fee not listed, please call us or visit any branch.

¹ For Premium Rewards Checking, you may qualify to have the monthly service fee for the dividend period waived if you meet one of the following requirements; 1) Average daily balance of \$3,000 or more in your Premium Rewards Checking account, 2) Receive monthly direct deposits of \$750 or more or 3) Combined average daily balance of \$10,000 or more in all deposit accounts.

² For Rewards Checking accounts, you may qualify to have the monthly service fee for the dividend period waived if you meet one of the following requirements; 1) you meet the required minimum average daily balance of \$1,000.00 for the dividend period, 2) if you make 10 or more debit and/or credit card Signature or Point of Sale (excludes ATM and ACH) transactions during the calendar month, or 3) you have an outstanding mortgage loan with Vantage West.

³ For Rewards Plus Checking accounts, you may qualify to have the monthly service fee for the dividend period waived if you meet one of the following requirements; 1) you meet the minimum average daily balance of \$3,000.00 for the dividend period, 2) if you make 20 or more debit and/or credit card Signature or Point of Sale (excludes ATM and ACH) transactions during the calendar month, or 3) you have a first mortgage loan with Vantage West.

⁴ Fee waived for minors and/or if one of the following criteria is met : 1) Aggregate loan balance of \$10,000 or more, 2) Aggregate deposit balances of \$10,000 or more, 3) First mortgage loan. For Essential Checking accounts, you are required to have eStatements. If eStatements are not activated on your Essential Checking account, you will be charged a paper statement fee for every month the required eStatements are not activated.

⁵ Fee is assessed to deposits made to a Member's Vantage West Account, from that same Member's account elsewhere, when item is returned for any reason.

⁶ Fee reduced 50% for active duty military

⁷ You acknowledge and agree that we may charge you a fee for using a non-VWCU ATM and a fee for a withdrawal conducted during the same ATM session. You further understand and agree that the ATM operator or network (of a non-VWCU ATM) may also charge you a fee and may charge multiple fees for multiple transactions during the same ATM session.

⁸ If an item is returned multiple times, you will be assessed multiple NSF fees. You may be charged an Overdraft Privilege, Overdraft Protection, or NSF fee, as applicable, each time a transaction is presented for payment and the available balance is insufficient, even if the transaction was previously rejected and a fee was previously charged. For example, a transaction you authorize (such as a check or an ACH debit) may be presented or submitted for payment multiple times and we will determine whether or not the available balance is sufficient to pay the transaction each time it is presented or submitted. This means you could be charged multiple fees (including multiple NSF fees or a combination of multiple NSF fees and an Overdraft Privilege or Overdraft Protection fee) for one transaction that you authorized. It is the merchant (or other individual or entity), not the Credit Union, that determines when and through which payment channel to present or submit a transaction against your account (and whether to re-present or resubmit a transaction that was previously rejected).

⁹ You understand and agree that foreign transactions include Internet transactions (and other transactions) initiated in the U.S. with a merchant that processes the transaction in a foreign country and you acknowledge that foreign international transaction fees may be charged in such situations.

¹⁰ An Overdraft Privilege Exceeded fee will be assessed each time a card transaction is authorized against available Overdraft Privilege, but there is not enough available Overdraft Privilege to cover the transaction when it posts to the account.

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