

OTHER SAFEBOX FEES

SDB Lost Key – Replacement Key	\$50.00
Set-Up Fee – One time, non-refundable.....	\$5.00
Drilling Safe Deposit Box	\$200.00

LOAN FEES*

Payment by Phone	\$15.00
Over Limit Fee – Line of Credits	\$25.00

* Loan Fees are disclosed in loan disclosures.



FEE SCHEDULE

Effective 11/1/22

DEBIT CARD TRANSACTIONS

Debit Card transactions at Non-CO-OP ATMs.....	\$2.50
Foreign.....	2%
<small>(% of Debit card withdrawal)</small>	
Replace Card – Debit Card	\$30.00
Rush Card Delivery.....	\$40.00
Rush PIN Delivery.....	\$40.00

SAVINGS ACCOUNTS

Below Minimum Balance.....	\$7.50
Club Withdrawal	\$5.00
<small>(Withdrawal completed before Maturity Date)</small>	
Business Primary Share - Per Withdrawal	\$15.00
<small>(After the sixth (6) withdrawal per month)</small>	
Business Money Market - Per Month.....	\$15.00
<small>(Waived with \$1,000 average daily balance)</small>	
Business Money Market - Per Withdrawal.....	\$15.00
<small>(After the sixth (6) withdrawal per month)</small>	

CHECKING ACCOUNTS

Checking, OnTrak – Per month with Direct Deposit.....	\$8.00
Checking, OnTrak – Per month without Direct Deposit.....	\$10.00
Checking Cashing Fee - Nonmember	\$10.00
Check Orders.....	Varies
Temporary Checks	\$4.00
<small>(First four Temporary Checks are waived if checkbook is ordered with Valley First)</small>	
Paper Statement – Per month	\$10.50
<small>(No charge for eStatements)</small>	

BUSINESS CHECKING ACCOUNTS

Small Business Checking – Monthly	\$10.00
<small>(Waived with a \$1,000 or more average daily checking balance)</small>	
• Transactions – Per transaction	\$0.50
<small>(After the first 150 transactions)</small>	
• Cash Deposit – Per \$100 dollars	\$0.20
<small>(After the first \$5,000 in cash deposits)</small>	
• Cash Orders – Per \$1,000 dollars.....	\$0.50
<small>(After the first \$5,000 in cash orders)</small>	



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Business Checking (Accounts opened on or after 11/1/22)

• Monthly fee	\$12.00
<small>(Waived with \$2,500 or more average daily checking balance)</small>	
• Written Check/Debit Draft – Per transaction.....	\$0.30
<small>(After the first 200 transactions)</small>	
• Deposited Item – Per transaction	\$0.20
<small>(After the first 100 deposited items)</small>	
• Cash Deposit – Per \$100 dollars.....	\$0.20
<small>(After the first \$3,000 in cash deposits)</small>	
• Cash Orders – Per \$1,000 dollars.....	\$0.50
<small>(After the first \$5,000 in cash orders)</small>	

Business Checking (Accounts opened prior to 11/1/22)

• Monthly Fee	\$12.00
<small>(Waived with \$1,500 or more average daily checking balance or \$4,000 or more average daily combined balance)</small>	
• Cash Deposit – Per dollar	\$0.20
<small>(After the first \$3,000 in cash deposits. In branch processing only)</small>	
• Check Deposit – Per check.....	\$0.20
<small>(After the first 100 check deposits. In branch processing only)</small>	
• Share Draft – Per item.....	\$0.40
<small>(After the first 100 drafts clear account)</small>	

Business Rewards Checking – Monthly \$15.00
(Waived with a \$5,000 or more average daily checking balance)

• Written Check/Debit Draft – Per transaction.....	\$0.30
<small>(After the first 150 transactions)</small>	
• Deposited Item – Per transaction	\$0.20
<small>(After the first 100 deposited items)</small>	
• Cash Deposit – Per \$100 dollars.....	\$0.20
<small>(After the first \$15,000 in cash deposits)</small>	
• Cash Orders – Per \$1,000 dollars.....	\$0.50
<small>(After the first \$5,000 in cash orders)</small>	

ELECTRONIC SERVICES

Skip-A-Pay – Online	\$10.00
Stop Payment – Within Online/Mobile Banking.....	\$5.00
<small>(Checks only)</small>	

WIRE TRANSFERS

Wire Transfer - Domestic Incoming	\$12.00
Wire Transfer - Domestic Outgoing	\$22.00
Wire Transfer - International Incoming.....	\$45.00
Wire Transfer - International Outgoing.....	\$45.00

GENERAL SERVICES

Account History – Printed - Per page	\$2.00
Returned Mail – Per Month.....	\$5.00
<small>(Incorrect address per 12-month period)</small>	
Bond Redemption.....	\$12.00

Cashier's Checks	\$6.00
Coin Processing, Loose/Rolled – Member.....	5%
Coin Processing, Loose/Rolled – Non-Member.....	10%
Return/Redeposit	\$28.00
Escheat Notice.....	\$2.00
Foreign Item Deposit.....	\$15.00
<small>(Foreign bank, U.S. currency)</small>	
Foreign Item Deposit.....	\$25.00
<small>(Foreign bank)</small>	
Foreign Item Return – Deposit	\$32.00
Inactivity – Per month.....	\$5.00
<small>(No transaction activity in 12 months)</small>	
Letters	\$25.00
<small>(Letter to take vehicle out of the country or special request)</small>	
Membership.....	\$5.00
<small>(One-time, non-refundable)</small>	
Money Order – \$1,000 maximum.....	\$3.00
Notary – Per Signature.....	\$15.00
<small>(Waived for Valley First documents)</small>	
Photocopy – Paid Check	\$3.00
<small>(FREE copies within Online Banking)</small>	
Research – Per hour.....	\$25.00
<small>(One hour minimum)</small>	
Legal Order	\$75.00
<small>(Subpoenas, levies and garnishments)</small>	
Skip-A-Pay – In Branch Processing	\$30.00
Statement Copies.....	\$6.00
Stop Payment – ACH and Checks.....	\$21.00
Verification Deposit.....	\$5.00
Overdraft Protection	\$30.00
<small>(Applies to checking accounts opened prior to 1/20/22 that have retained uninterrupted eligibility for Overdraft Protection.)</small>	
Overdrawn	\$30.00
NSF – Non-Sufficient Funds.....	30.00
<small>(ACH, ATM and Checks) (Per presentment)</small>	
Self-to-Self NSF	\$30.00
<small>(In addition to Deposited/Collection Items Returned fee)</small>	
Return/Redeposit of an Item.....	\$10.00

SAFEBOX RENT – ANNUAL FEES

Size – 3x5	\$35.00
Size – 5x5	\$50.00
Size – 3x10.....	\$60.00
Size – 5x10.....	\$85.00
Size – 10x10.....	\$155.00