

## CREDIT CARD FEES

Annual Fee .....	N/C
Card Replacement .....	N/C
Express Card Replacement .....	\$40.00
Foreign Transaction Fee .....	1%
Late Payment .....	\$10.00
Return Payment.....	\$20.00

## LOAN FEES

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



## FEE SCHEDULE

Effective July 1, 2020

N/C = No charge.

## DEBIT AND ATM CARD & TRANSACTIONS

Transactions at Valley First or Other CO-OP ATM<sup>1</sup>

- Valley First Debit Card..... N/C<sup>1</sup>
- Valley First ATM Card with combined checking and/or savings balance of more than \$2,500 ..... N/C<sup>1</sup>
- Valley First ATM Card with savings account balance of less than \$2,500 ..... \$2.00  
(N/C at Valley First ATM)

Debit/ATM card transactions at

Non-CO-OP ATMs.....\$2.00

ATM International Fee..... 2%  
(% of ATM-Debit card withdrawal)

ATM/Visa® Debit Card Replacement..... \$10.00

Non-Member ATM Surcharge .....

Priority Card Delivery .....

Priority PIN Delivery .....

## SAVINGS ACCOUNTS

Club Account Early Withdrawal – Per withdrawal .....

IRA Annual.....

## CHECKING ACCOUNTS

Checking, Choice – Per month ..... \$5.00  
(Monthly fee reductions: \$1 for eStatements, \$1 for a posted and settled direct deposit or automatic payment (ACH) and \$.20 per each posted and settled debit card purchase, not to exceed \$5).

Checking, OnTrak – Per month with Direct Deposit..... \$8.00

Checking, OnTrak – Per month without Direct Deposit .....

Check Cashing Fee – Member .....

Check Cashing Fee – Nonmember.....

Check Orders .....

Temporary Checks ..... \$2.00  
(First four Temporary Checks are waived if checkbook is ordered with Valley First)



PO Box 1411 | Modesto CA 95353-1411  
valleyfirstcu.org | (877) 549-4567

<sup>1</sup> Valley First does not charge a transaction fee; however, a surcharge fee may be charged by the other financial institution.

## BUSINESS CHECKING ACCOUNTS

Basic Business Checking Monthly Service Fee .....	\$6.00
<small>(Per month, no waiver)</small>	
Premium Checking Monthly Service Fee.....	\$9.00
<small>(Per month, no waiver)</small>	
Business Checking Monthly Service Fee.....	\$12.00
<small>(Waived with a \$1,500 or more average daily checking balance or \$4,000 or more average daily combined balance)</small>	
• Cash Deposit per deposit.....	\$0.20
<small>(After the first \$3,000 in cash deposits. In-branch processing only)</small>	
• Check Deposit per item.....	\$0.20
<small>(After the first 100 check deposits. In-branch processing only)</small>	
• Share Draft per item .....	\$0.40
<small>(After first 100 drafts clear account)</small>	
Impact Business Checking - Non-profit Business Monthly Service Fee .....	N/C

## ELECTRONIC SERVICES

Bill Pay.....	N/C
CardSwap.....	N/C
Mobile Deposit.....	N/C
Online/Mobile Banking .....	N/C
Skip-A-Payment – Within Online/ Mobile Banking .....	\$10.00
Statement copies – Within Online/Mobile Banking.....	N/C
Stop Payment – Within Online/ Mobile Banking.....	\$5.00
<small>(Checks only)</small>	
Valleyline Account Access.....	N/C

## FUNDS TRANSFER

Transfer from Account – Call Center .....	\$2.00
<small>(Free within Online/Mobile Banking)</small>	
Wire Transfers – Domestic.....	\$20.00
Wire Transfers – International .....	\$45.00
Wire Transfers – Incoming.....	\$10.00

## GENERAL SERVICES

Account History Printed – Per page .....	\$2.00
Address - Incorrect per 12-month period.....	\$5.00
Bond Redemption .....	\$12.00
Cashier's Checks .....	\$5.00
Coin Processing, Loose/Rolled – Member .....	5%
Coin Processing, Loose/Rolled – Non-Member .....	10%
Coin Processing, Loose/Rolled – Youth Accounts .....	N/C
Deposited/Collection Items Returned .....	\$28.00

Direct Deposit/Payroll Deduction.....	N/C
Escheatment Fee .....	\$2.00
Foreign Item Deposit .....	\$15.00
<small>(Foreign bank, U.S. currency)</small>	
Foreign Item Deposit .....	\$25.00
<small>(Foreign bank, foreign currency)</small>	
Foreign Item Return Deposit.....	\$32.00
Inactivity/Dormant Account – 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>	
Loss or Damage to Valley First Property .....	Replacement Cost
Membership .....	\$5.00
<small>(One-time, non-refundable)</small>	
Money Orders – \$1,000 maximum .....	\$3.00
Notary Service – Per Signature .....	\$15.00
<small>(Waived for Valley First documents)</small>	
Photocopy of Paid Check.....	\$3.00
<small>(FREE copies within Online Banking)</small>	
Research/Account Balancing – Per hour .....	\$25.00
<small>(One hour minimum)</small>	
Response to Legal Order .....	\$75.00
<small>(Subpoenas, levies and garnishments)</small>	
Skip-A-Payment Processing .....	\$30.00
Statement Copies.....	\$6.00
Stop Payments – ACH and Checks .....	\$20.00
Verification of Deposit.....	\$5.00
Overdraft Protection/Privilege .....	\$30.00
Non-Sufficient Funds – ACH, ATM and Checks .....	\$30.00
Non-Sufficient Funds, Self-to-Self Item.....	\$30.00
<small>(In addition to Deposited/Collection Items Returned fee)</small>	
Return/Redeposit of an Item.....	\$8.00

## SAFE DEPOSIT BOX ANNUAL RENTAL FEES

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

## OTHER SAFE DEPOSIT BOX FEES

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