FEE SCHEDULE

Share (Savings Account Services)
Minimum Balance of $25.00
First 3 Withdrawals per month Free
After 3rd Withdraw $2.00
ATM Card
Monthly Dividends of .15% on a balance of $500.00 Free
Close Account within 180 Days $25.00
Inactive Dormant Accounts (After 18 Months) $5.00

Youth Account (Minor)
Minimum Balance of $5.00 FREE
Monthly Dividends of .15% on a balance of $100.00
Inactive Dormant Accounts $5.00

Share Draft (Checking) Account Services
FREE CHECKING
No Monthly Fee, No Minimum Balance
Visa Cards with Reward Points (UCHOOSEREWARDS.COM)
Overdraft Transfer Fee $8.00
Courtesy Pay up to $500.00: (Per Transaction) $30.00
Non-Sufficient Funds (NSF) $30.00
Charge Back Fee $30.00
INACTIVE DORMANT ACCOUNTS $5.00

Star Checking Account
Monthly Dividends of .10% on a balance of $500.00
Monthly Fee of: $8.00
Visa Cards with Reward Points (UCHOOSEREWARDS.COM)
1 BOX FREE OF OUR STANDARD CHECKS
Overdraft Transfer Fee $8.00
Courtesy Pay up to $500.00: (Per Transaction) $30.00
Non-Sufficient Funds (NSF) $30.00
Charge Back Fee $30.00
Up to $20,000.00 Accidental Death & Dismemberment Insurance
FREE Copies (up to 5 sheets)
FREE Notary
INACTIVE DORMANT ACCOUNTS $5.00

ATM’s
VFCU ATM’s FREE
Stripes Surcharge $0.75
CO-OP Surcharge $0.75

ATM’s NOT Owned by VFCU
Cash Withdrawals $3.00
Balance Inquiries $3.00
Funds Transfers $3.00
Third Party ATM Fees may be assessed

Money Market
Minimum Balance of $2,500.00 First 3 Withdrawals per month Free
After 3rd Withdraw $20.00
Monthly Dividends of .15% on a balance of $2,500.00 For balances below $2500 $25.00
Christmas Club Account
Minimum Balance of $25.00 Monthly Dividends of .15% on a balance of $1.00 Early Withdrawal Penalty of $10.00

Other Services
VFCU Official Checks $5.00
Money Orders $2.55
Collection Items $10.00
Notary Services $5.00
Quick Copy $3.00
Fax copy of a check $6.00
Mailed Paper Statement $1.00
E-Statements FREE
Phone Account Inquiry or Transfer $5.00
Returned Mail Fee $5.00
Non-Member Cashing “On Us” Check $5.00

Wires
Incoming $5.00
Outgoing $20.00

Stop Payments
VFCU Official Checks $30.00
ACH & Draft $25.00
Personal Checks or ACH $25.00

Safe Deposit Boxes
(Rental fee billed from the share account in Nov.)
3x10 $55.00
5x10 $75.00
10x10 $95.00
Drill Fee $25.00 + Cost
Lost Key $25.00 + Cost

Account Research
Copy of VFCU records (per hour) $25.00
ATM from another financial institution $75.00 or more

Share Certificates and IRA
Early withdrawal penalties-Certificates less than one year 90 days of forfeiture of interest. Certificates for one year or more, 180 days of forfeiture of interest.
HISTORY

Valley Federal Credit Union is a progressive, family-oriented financial institution, 10,000 members strong. It was chartered in 1935 as only a five-member institution in a home of one of its chartered members on Levee St. in Brownsville, TX. As the city grew, so did Valley Federal Credit Union. It wasn’t long before Valley Federal Credit Union had enough members to afford a larger office at the Federal Building located on 10th and Elizabeth Street in Brownsville. The year was 1954.

Throughout our long history, Valley Federal Credit Union has pioneered taking the benefits of a credit union to its members. Its future promises the same commitment to providing convenient services.