

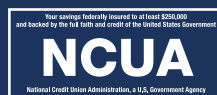
SERVICES

- Share Accounts (Savings)
- Share Draft Accounts with Over Draft & Courtesy Pay
- FREE Checking
- Star Checking (Monthly Fee)
- Visa Debit (with Reward Points)
Uchooserewards.com
- Youth Accounts (Savings)
- Individual Retirement Accounts (IRAs)
- Safe Deposit Boxes
- Certificate of Deposits
- Money Market Accounts
- Christmas Club Accounts
- Wire Transfers
- Travelers' Checks
- Notary Services
- New & Used Auto Loans
- Home Equity Loans
- Personal Loans
- Consolidation Loans
- MasterCard Loans (With Reward Points)
Uchooserewards.com
- Automatic Teller Machines (ATM)
- Onsite Call Center
- Bill Pay
- Mobile App
- Apple Pay
- E-Statements
- Deposit Night Drop
- Mobile Remote Capture
- Online Banking
- CO-OP

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.



BROWNSVILLE · HARLINGEN



VISIT US AT **VFCU.NET**

MAIN OFFICE

183 E. PRICE ROAD
BROWNSVILLE, TEXAS 78521
TEL: (956) 546-3108

HARLINGEN BRANCH

1613 W. FILMORE
HARLINGEN, TEXAS 78550
TEL: (956) 425-5668

LOBBY HOURS

MONDAY - THURSDAY 9AM - 5PM
FRIDAY 9AM - 6PM

DRIVE-THRU HOURS

MONDAY - FRIDAY 8:30AM - 6PM
SATURDAY 8:30AM - 1PM

AFTER HOURS CALL CENTER

956-546-3108 Opt #2
1-877-503-0534

**Online Banking made easy
with the mobile money app!**

FEE SCHEDULE

Share (Savings Account Services)

Minimum Balance of	\$25.00
First 3 Withdraws per month	Free
After 3rd Withdraw	\$2.00
ATM Card	
Monthly Dividends on a balance of \$500.00	
Inactive Dormant Accounts (After 18 Months)	\$5.00
Closed Account Fee (180 Days)	\$25.00

Youth Account (04) Minor

Minimum Balance of \$5.00	FREE
Monthly Dividends on a Balance of \$100.00	\$5.00
Inactive Dormant Accounts	

Youth Share Draft (77) Checking Account Services

No Monthly Fee, No Minimum Balance	
Visa Cards with Reward Points (UCHOOSEREWARDS.COM)	
Non-Sufficient Funds (NSF)	\$30.00
Charge Back Fee	\$30.00
INACTIVE DORMANT ACCOUNTS (After 18 Months)	\$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 (After 18 Months)	\$5.00

Star Checking Account

Monthly Dividends 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 (After 18 Months)	\$5.00
1 Stop Payment (Personal Check/ACH)	FREE per quarter
3 Free Official VFCU Checks Per Month	

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	Free
First 3 Withdraws per month	\$20.00
After 3rd Withdraw	
Monthly Dividends on a balance of \$2,500.00	
For balances below \$2500	\$25.00

Christmas Club Account

Minimum Balance of \$25.00	
Monthly Dividends 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	\$3.00
E-Statements	FREE
Phone Account Inquiry or Transfer	\$5.00
Returned Mail Fee	\$5.00
Replacement Visa Debit Card	\$12.00

Wires

Incoming	\$5.00
Outgoing	\$20.00

Stop Payments

VFCU Official Checks	\$30.00
ACH &/ or Check Draft	\$25.00

Safe Deposit Boxes

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

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.

VFCU	vs	Banks
• NOT-FOR-PROFIT FINANCIAL COOPERATIVES		• FOR-PROFIT CORPORATIONS
• TAX-EXEMPT BECAUSE NOT-FOR-PROFIT AND OWNED BY DEPOSITORS		• PAY TAXES ON PROFITS DISTRIBUTED TO OUTSIDE SHAREHOLDERS
• LOAN RATES CAPPED AT 18%		• RATES ARE UNREGULATED
• ORGANIZED TO SERVE A SPECIFIED FOM		• OPEN TO THE PUBLIC
• OWNED BY THE MEMBERS AND DEMOCRATICALLY CONTROLLED		• OWNED/CONTROLLED BY OUTSIDE STOCKHOLDERS
• FOCUS—CONSUMER LOANS AND MEMBER SAVINGS		• FOCUS ON COMMERCIAL LOANS AND ACCOUNTS
• DIVIDENDS PAID TO MEMBERS		• DIVIDENDS PAID TO STOCKHOLDERS
• VOLUNTARY BOARD MEMBERS AND COMMITTEES		• PAID BOARD OF DIRECTORS
• KNOWN FOR FAVORABLE RATES AND SERVICE		• KNOWN FOR HIGHER FEES AND LESS FAVORABLE RATES
• INSURED TO \$250,000 BY NCUASIF		• INSURED TO \$250,000 BY FDIC
• NO BAIL-OUT MONEY		• NEEDED BAIL-OUT (TARP)
• MOTIVATED TO MAXIMIZE		• MOTIVATED TO MAXIMIZE PROFITS