



Membership Shares Accounts

- Membership Fee: None

Official Credit Union Checks

- Credit Union Checks: \$2.00 per item

Checking Account Fees

- Everyday Checking: \$2.50 per month if member receives mailed, paper statements
 - No fee if member receives e*statements
- Elite Checking: \$8.00 per month if Minimum Balance is not maintained
- NSF Fee \$28.00 per item
- Overdraft Transfer Fee \$3.00 per transfer
- Stop Payment Fee \$20.00 per item
- Plastic Cards – Replacement \$5.00 per card
- Plastic Cards Rush Order - \$35.00 per card
- Foreign Transaction Conversion Fee: 1%
- Check Copy \$1.50 per item
- Over-the-Counter Checks: \$2.50 per sheet of 4
- Ordered Box of Checks: Prices Vary
- Free Valley basic checks for Elite Checking members, one box per calendar year.
- Account Reconciliation & Research \$35.00 per hour, minimum (first time, no charge)

Other Fees that Apply to All Accounts

- Return Item Fee: \$25.00 per item
- Outgoing Wire Fee: \$20.00
- Incoming Wire: No Charge
- Statement Copy Fee: \$2.00 per month (statement cycle)
- Legal Processing Fee (garnishments, tax levies, etc.): \$50.00
- Fax: \$4.00 per request
- Items Sent for Collection: \$20.00, plus additional costs

Loan Accounts

Processing Fee:

- Consumer Loans: \$65.00
- Line of Credit Over Limit: \$25.00
- Real Estate Loans: 1% Origination Fee
- Home Equity: \$125.00
- Skip Payment: \$30.00