

Fee Schedule



VENTURA
COUNTY
CREDIT UNION

Living the life.

Membership

New or Rejoining (For members 18-54) \$10.00

Account Research/Reconciliation Assistance

Per hour (With a 1 hour minimum) \$25.00

Card Services

VCCU & CO-OP Network ATM Transactions FREE

Out of Network ATM Transaction Fee \$1.50

Overdrawn Account \$30.00

Stop Payment Debit or Credit Card Transactions \$20.00 †

Cashier's Checks, Money Orders & Wires

Cashier's Check \$5.00

Money Order \$5.00

Outgoing FRB Wire \$25.00

Foreign Wire Fee \$40.00

Checking

Copies of Checks (First two copies FREE per month) \$3.00

Regular Checking Monthly Service Charge FREE

Second Chance Checking Monthly Service Charge
with Direct Deposit \$5.00

without Direct Deposit \$12.00

Check Cashing

Members FREE

Non Members (Per check) \$5.00 *

Corporate Check Copy \$2.00

Corporate Check Fee \$5.00

Corporate Check Stop Payment \$20.00

Courtesy Pay Fee (Per overdraft) \$30.00 *

MMA Below Minimum Balance (Monthly) \$2.00

MMA Excess Transaction Fee (No more than six withdrawals
or transfers. Includes checks and paper drafts) \$10.00

Non-Sufficient Funds Item \$30.00

Overdraft Protection Transfer Fee \$2.00

Replacement Debit/ATM Card (Per card) \$5.00

Stop Payment \$20.00

Temporary Checks (Excluding initial order) \$2.00

Zeal Checking (Age 55+) FREE

† New service

* Denotes changes effective 4/1/2017

Coin Redemption at Self Service Machines

in Ventura, Oxnard, Thousand Oaks & Simi Valley

Members' Personal Use	5%
Non-Members	10%

Electronic Services

Bill Pay	FREE
Mobile Banking	FREE
Online Banking	FREE

Other Fees

Benefits Plus Monthly Fee	\$5.00
Copies of Account Statements	\$5.00
Escheatment Notice	\$2.00
Dormant Account Fee/Inactive Fee (After 1 year of dormancy/inactivity per month)	\$10.00 *
Third Party Returned Item Fee (Per item)	\$15.00
Member Check Drawn on Another Financial Institution Deposited and Returned	\$25.00
Holiday Account Withdrawal (Jan 1 – Oct 31)	\$5.00
IRA Annual Trustee Fee	\$15.00
IRA Closure Fee	\$15.00
Medallion Signature Service	\$20.00 *
Mortgage Demand Fee	\$30.00
Notary Fee per Signature for Non-Credit Union Documents	\$15.00 *
Pay by Phone	\$15.00
Processing Levies, Garnishments, etc.	\$40.00
Returned Item (Check by phone)	\$35.00
Returned Mail Fee (After 90 days assessed if not updated/per month)	\$2.00
Statement Fee (Minors, 66+ excluded) Electronic	FREE
Paper	\$2.00 *
Stop Payment (ACH)	\$20.00

Other product/service specific fees may apply, but will be disclosed at account opening.

* Denotes changes effective 4/1/2017



Federally insured
by NCUA