Fee Schedule

Effective December 29, 2023

Account Charges and Services	Fee
Account research and reconcilement (per hour; 1 hour minimum)	\$25.00
Dormant or inactive account/monthly (after 12 months of inactivity)	\$10.00
Escheatment notice	\$2.00
Returned mail/monthly (assessed after 30 days if not updated)	\$5.00

Cashier's Checks, Money Orders and Wires	
Cashier's checks	\$5.00
Foreign wire fee	\$50.00
Money order	\$5.00
Incoming wire (per wire)	\$10.00
Outgoing FRB wire	\$30.00
Checking and Share Accounts	

Check copies (first two free per month)\$3.00Check cashingNo feeMembersNo feeNon-members\$5.00Checking inactive/monthly (after 6 month of inactivity)\$10.00Corporate checks\$2.00Check issuance\$5.00Stop payment\$20.00Holiday account withdrawal\$5.00(January 1 – October 31)International check cashing feeInternational check cashing fee\$22.00IRA annual trustee fee\$20.00IRA savings early distribution/withdrawal/trustee to trustee transfer fee\$15.00MMA below minimum balance (monthly)\$5.00MMA excess transactions (each; after 6 withdrawals or transfers including checks and paper drafts)\$10.00Monthly service chargeNo feeSimply Classic Checking*No feeSimply Earn Checking*No feeSimply Earn Checking*\$1.00*with eStatements\$8.00*without eStatements\$1.00with Direct Deposit\$5.00with Direct Deposit\$25.00Stop payment\$25.00Stop payment\$25.00Stop payment\$25.00Stop payment\$25.00Stop payne \$5.00\$1.00*Cain Redemption at Self-Service MachinesMembers only (personal use; where available)\$5	Checking and Share Accounts	
MembersNo fee \$5.00Non-members\$5.00Checking inactive/monthly (after 6 month of inactivity)\$10.00Corporate checks\$2.00Check issuance\$5.00Stop payment\$20.00Holiday account withdrawal\$5.00(January 1 – October 31)International check cashing feeInternational check cashing fee\$20.00IRA annual trustee fee\$20.00IRA savings early distribution/withdrawal/trustee to trustee transfer fee\$15.00MMA below minimum balance (monthly)\$5.00MMA excess transactions (each; after 6 withdrawals or transfers including checks and paper drafts)\$10.00Monthly service chargeSimply Classic Checking*No feeSimply Classic Checking*No fee\$11.00*Second Chance checking*\$48.00*\$11.00*Second Chance checking\$12.00\$5.00with Direct Deposit\$5.00\$12.00Stop payment\$25.00\$25.00Stop payment\$25.00\$20.00Coin Redemption at Self-Service Machines\$4.00	Check copies (first two free per month)	\$3.00
Non-members\$5.00Checking inactive/monthly (after 6 month of inactivity)\$10.00Corporate checks\$2.00Check issuance\$5.00Stop payment\$20.00Holiday account withdrawal\$5.00(January 1 – October 31)International check cashing feeInternational check cashing fee\$25.00IRA annual trustee fee\$20.00IRA savings early distribution/withdrawal/trustee to trustee transfer fee\$15.00MMA below minimum balance (monthly)\$5.00MMA excess transactions (each; after 6 withdrawals or transfers including checks and paper drafts)\$10.00Monthly service chargeSimply Easential Checking*No feeSimply Easential Checking*No fee\$11.00*Second Chance checking\$11.00*\$5.00with out eStatements\$8.00*\$12.00without Direct Deposit\$12.00\$12.00Stop payment\$25.00\$25.00Stop payment\$25.00\$25.00Monthly service charge\$11.00*Second Chance checking\$10.00*with Direct Deposit\$12.00Stop payment\$25.00Stop payment\$25.00Stop payment\$25.00Stop payment\$25.00Stop payment\$25.00Stop payment\$25.00Stop payment\$25.00Stop payment\$25.00Stop payment (ACH)\$25.00Temporary checks (per sheet of 4 after initial order)\$4.00Coin Redemption at Self-	Check cashing	
Checking inactive/monthly (after 6 month of inactivity)\$10.00Corporate checks\$2.00Copy of check\$2.00Check issuance\$5.00Stop payment\$20.00Holiday account withdrawal\$5.00(January 1 – October 31)International check cashing feeInternational check cashing fee\$25.00IRA annual trustee fee\$20.00IRA savings early distribution/withdrawal/trustee to trustee transfer fee\$15.00MMA below minimum balance (monthly)\$5.00MMA excess transactions (each; after 6 withdrawals or transfers including checks and paper drafts)\$10.00Monthly service chargeSimply Classic Checking*No feeSimply Classic Checking*No fee\$imply Essential Checking*No feeSimply Earn Checking*\$11.00*\$2.00\$2.00with eStatements\$8.00*\$11.00*Second Chance checking\$12.00\$2.00without Direct Deposit\$12.00\$2.00Stop payment\$2.5.00\$2.00Stop payment\$2.5.00Stop payment (ACH)\$2.5.00Temporary checks (per sheet of 4 after initial order)\$4.00	Members	No fee
Corporate checks\$2.00Copy of check\$2.00Check issuance\$5.00Stop payment\$20.00Holiday account withdrawal\$5.00(January 1 – October 31)International check cashing feeInternational check cashing fee\$25.00IRA annual trustee fee\$20.00IRA savings early distribution/withdrawal/trustee to trustee transfer fee\$15.00MMA below minimum balance (monthly)\$5.00MMA excess transactions (each; after 6 withdrawals or transfers including checks and paper drafts)\$10.00Monthly service chargeSimply Classic Checking*No feeSimply Classic Checking*No fee\$imply Essential Checking*No feeSimply Earn Checking*\$0 days of account opening)\$1.00*\$25.00with eStatements\$11.00*\$25.00\$25.00without eStatements\$11.00*\$25.00\$25.00Stop payment\$25.00\$25.00\$25.00Stop payment\$25.00\$25.00\$25.00Monthly service checking\$10.00\$25.00With Direct Deposit\$12.00\$5.00Stop payment\$25.00\$25.00Stop payment\$25.00\$25.00Stop payment\$25.00\$25.00Stop payment\$25.00Stop payment (ACH)\$25.00Coin Redemption at Self-Service Machines\$4.00	Non-members	\$5.00
Copy of check\$2.00Check issuance\$5.00Stop payment\$20.00Holiday account withdrawal\$5.00(January 1 – October 31)International check cashing fee\$25.00IRA annual trustee fee\$20.00IRA savings early distribution/withdrawal/trustee to trustee transfer fee\$15.00MMA below minimum balance (monthly)\$5.00MMA excess transactions (each; after 6 withdrawals or transfers including checks and paper drafts)\$10.00Monthly service chargeSimply Classic Checking* simply Essential Checking* without eStatements\$8.00*with eStatements\$8.00*without eStatements\$11.00*Second Chance checking without Direct Deposit\$12.00Stop payment\$25.00Stop payme	o , , , , , , , , , , , , , , , , , , ,	\$10.00
Check issuance\$5.00Stop payment\$20.00Holiday account withdrawal\$5.00(January 1 – October 31)International check cashing fee\$25.00IRA annual trustee fee\$20.00IRA savings early distribution/withdrawal/trustee to trustee transfer fee\$15.00MMA below minimum balance (monthly)\$5.00MMA excess transactions (each; after 6 withdrawals or transfers including checks and paper drafts)\$10.00Monthly service chargeSimply Classic Checking*No feeSimply Essential Checking*No feeSimply Earn Checking*\$8.00*with eStatements\$11.00*Second Chance checking\$12.00with Direct Deposit\$12.00Stop payment\$25.00Stop payment (ACH)\$25.00Coin Redemption at Self-Service Machines\$4.00	Corporate checks	
Stop payment\$20.00Holiday account withdrawal\$5.00(January 1 – October 31)International check cashing fee\$25.00IRA annual trustee fee\$20.00IRA savings early distribution/withdrawal/trustee to trustee transfer fee\$15.00MMA below minimum balance (monthly)\$5.00MMA excess transactions (each; after 6 withdrawals or transfers including checks and paper drafts)\$10.00Monthly service chargeSimply Classic Checking*No feeSimply Essential Checking*No feeSimply Earn Checking*\$0 days of account opening)with eStatements\$8.00*without eStatements\$11.00*Second Chance checking\$12.00Stop payment\$25.00Stop payment\$4.00 <td>Copy of check</td> <td>\$2.00</td>	Copy of check	\$2.00
Holiday account withdrawal (January 1 – October 31)\$5.00International check cashing fee\$25.00IRA annual trustee fee\$20.00IRA savings early distribution/withdrawal/trustee to trustee transfer fee\$15.00MMA below minimum balance (monthly)\$5.00MMA below minimum balance (monthly)\$25.00MMA excess transactions (each; after 6 withdrawals or transfers including checks and paper drafts)\$10.00Monthly service charge Simply Classic Checking*No feeSimply Earn Checking* with eStatements\$8.00*with eStatements without eStatements\$11.00*Second Chance checking with Direct Deposit\$5.00Stop payment Stop payment (ACH)\$25.00Coin Redemption at Self-Service Machines\$4.00	Check issuance	\$5.00
(January 1 – October 31)International check cashing fee\$25.00IRA annual trustee fee\$20.00IRA savings early distribution/withdrawal/trustee to trustee transfer fee\$15.00MMA below minimum balance (monthly)\$5.00MMA maximizer below minimum balance (monthly)\$25.00MMA excess transactions (each; after 6 withdrawals or transfers including checks and paper drafts)\$10.00Monthly service chargeSimply Classic Checking*No feeSimply Earn Checking*No feeSimply Earn Checking*\$8.00*(no fee with \$2,500 avg. daily balance and during the first 30 days of account opening)\$11.00*with eStatements\$8.00*with Direct Deposit\$5.00Stop payment\$25.00Stop payment (ACH)\$25.00Coin Redemption at Self-Service Machines\$4.00	Stop payment	\$20.00
International check cashing fee\$25.00IRA annual trustee fee\$20.00IRA savings early distribution/withdrawal/trustee to trustee transfer fee\$15.00MMA below minimum balance (monthly)\$5.00MM Maximizer below minimum balance (monthly)\$25.00MMA excess transactions (each; after 6 withdrawals or transfers including checks and paper drafts)\$10.00Monthly service chargeNo feeSimply Classic Checking*No feeSimply Earn Checking*No feeSimply Earn Checking*\$8.00*(no fee with \$2,500 avg. daily balance and during the first 30 days of account opening)\$11.00*Second Chance checking\$12.00Stop payment\$25.00Stop payment\$25.00Stop payment (ACH)\$25.00Coin Redemption at Self-Service Machines\$4.00	Holiday account withdrawal	\$5.00
IRA annual trustee fee\$20.00IRA savings early distribution/withdrawal/trustee to trustee transfer fee\$15.00MMA below minimum balance (monthly)\$5.00MM Maximizer below minimum balance (monthly)\$25.00MMA excess transactions (each; after 6 withdrawals or transfers including checks and paper drafts)\$10.00Monthly service chargeNo feeSimply Classic Checking*No feeSimply Essential Checking*No feeSimply Earn Checking*\$8.00*(no fee with \$2,500 avg. daily balance and during the first 30 days of account opening)\$11.00*with eStatements\$8.00*with Direct Deposit\$5.00Stop payment\$25.00Stop payment (ACH)\$25.00Temporary checks (per sheet of 4 after initial order)\$4.00	(January 1 – October 31)	
IRA savings early distribution/withdrawal/trustee to trustee transfer fee\$15.00MMA below minimum balance (monthly)\$5.00MM Maximizer below minimum balance (monthly)\$25.00MMA excess transactions (each; after 6 withdrawals or transfers including checks and paper drafts)\$10.00Monthly service chargeNo feeSimply Classic Checking*No feeSimply Essential Checking*No feeSimply Earn Checking*No feeSimply Earn Checking*\$8.00*(no fee with \$2,500 avg. daily balance and during the first 30 days of account opening)\$11.00*with eStatements\$8.00*without eStatements\$12.00Second Chance checking\$12.00Stop payment\$25.00Stop payment (ACH)\$25.00Temporary checks (per sheet of 4 after initial order)\$4.00	International check cashing fee	\$25.00
trustee transfer feeMMA below minimum balance (monthly)\$5.00MM Maximizer below minimum balance (monthly)\$25.00MMA excess transactions (each; after 6 withdrawals or transfers including checks and paper drafts)\$10.00Monthly service chargeSimply Classic Checking*No feeSimply Classic Checking*No feeSimply Essential Checking*No feeSimply Earn Checking*No feeSimply Earn Checking*No feewith \$2,500 avg. daily balance and during the first 30 days of account opening)\$8.00*with out eStatements\$11.00*Second Chance checking without Direct Deposit\$5.00Stop payment\$25.00Stop payment (ACH)\$25.00Temporary checks (per sheet of 4 after initial order)\$4.00	IRA annual trustee fee	\$20.00
MMA below minimum balance (monthly)\$5.00MM Maximizer below minimum balance (monthly)\$25.00MMA excess transactions (each; after 6 withdrawals or transfers including checks and paper drafts)\$10.00Monthly service chargeNo feeSimply Classic Checking*No feeSimply Essential Checking*No feeSimply Earn Checking*No fee(no fee with \$2,500 avg. daily balance and during the first 30 days of account opening)\$8.00*with eStatements\$8.00*without eStatements\$11.00*Second Chance checking\$12.00with Direct Deposit\$12.00Stop payment\$25.00Stop payment (ACH)\$25.00Temporary checks (per sheet of 4 after initial order)\$4.00	IRA savings early distribution/withdrawal/trustee to	\$15.00
MM Maximizer below minimum balance (monthly)\$25.00MMA excess transactions (each; after 6 withdrawals or transfers including checks and paper drafts)\$10.00Monthly service chargeSimply Classic Checking*No feeSimply Classic Checking*No feeSimply Essential Checking*No feeSimply Earn Checking*No fee(no fee with \$2,500 avg. daily balance and during the first 30 days of account opening)\$8.00*with eStatements\$8.00*without eStatements\$11.00*Second Chance checking with Direct Deposit\$12.00Stop payment\$25.00Stop payment (ACH)\$25.00Temporary checks (per sheet of 4 after initial order)\$4.00	trustee transfer fee	
MMA excess transactions (each; after 6 withdrawals or transfers including checks and paper drafts)\$10.00Monthly service chargeSimply Classic Checking*No feeSimply Classic Checking*No feeSimply Essential Checking*No feeSimply Earn Checking*No fee(no fee with \$2,500 avg. daily balance and during the first 30 days of account opening)\$8.00*with eStatements\$8.00*without eStatements\$11.00*Second Chance checking\$12.00with Direct Deposit\$12.00Stop payment\$25.00Stop payment (ACH)\$25.00Temporary checks (per sheet of 4 after initial order)\$4.00	MMA below minimum balance (monthly)	\$5.00
transfers including checks and paper drafts) Monthly service charge Simply Classic Checking* No fee Simply Essential Checking* No fee Simply Earn Checking* No fee Simply Earn Checking* Statements Checking the first 30 days of account opening) with eStatements Statements Statement	MM Maximizer below minimum balance (monthly)	\$25.00
Monthly service chargeNo feeSimply Classic Checking*No feeSimply Essential Checking*No feeSimply Earn Checking*No fee(no fee with \$2,500 avg. daily balance and during the first 30 days of account opening)*********************************	MMA excess transactions (each; after 6 withdrawals or	\$10.00
Simply Classic Checking*No feeSimply Essential Checking*No feeSimply Earn Checking*No feeSimply Earn Checking*No fee(no fee with \$2,500 avg. daily balance and during the first 30 days of account opening)*********************************	transfers including checks and paper drafts)	
Simply Essential Checking*No feeSimply Esrn Checking*No feeSimply Earn Checking*(no fee with \$2,500 avg. daily balance and during the first 30 days of account opening)with efirst 30 days of account opening)with estatementswith estatements\$8.00*without estatements\$11.00*Second Chance checking\$5.00with Direct Deposit\$12.00Stop payment\$25.00Stop payment (ACH)\$25.00Temporary checks (per sheet of 4 after initial order)\$4.00Coin Redemption at Self-Service Machines	Monthly service charge	
Simply Earn Checking* (no fee with \$2,500 avg. daily balance and during the first 30 days of account opening) with eStatements\$8.00* \$11.00*with eStatements\$11.00*Second Chance checking with Direct Deposit\$5.00 \$12.00Stop payment\$25.00Stop payment (ACH)\$25.00Temporary checks (per sheet of 4 after initial order)\$4.00Coin Redemption at Self-Service Machines	Simply Classic Checking*	No fee
(no fee with \$2,500 avg. daily balance and during the first 30 days of account opening) with eStatements\$8.00* \$11.00*with out eStatements\$11.00*Second Chance checking with Direct Deposit\$5.00 \$12.00with Direct Deposit\$12.00Stop payment\$25.00Stop payment (ACH)\$25.00Temporary checks (per sheet of 4 after initial order)\$4.00Coin Redemption at Self-Service Machines	Simply Essential Checking*	No fee
the first 30 days of account opening)with eStatements\$8.00*without eStatements\$11.00*Second Chance checkingwith Direct Depositwith Direct Deposit\$5.00without Direct Deposit\$12.00Stop payment\$25.00Stop payment (ACH)\$25.00Temporary checks (per sheet of 4 after initial order)\$4.00Coin Redemption at Self-Service Machines	Simply Earn Checking*	
the first 30 days of account opening)with eStatements\$8.00*without eStatements\$11.00*Second Chance checkingwith Direct Depositwith Direct Deposit\$5.00without Direct Deposit\$12.00Stop payment\$25.00Stop payment (ACH)\$25.00Temporary checks (per sheet of 4 after initial order)\$4.00Coin Redemption at Self-Service Machines	(no fee with \$2,500 avg. daily balance and during	
without eStatements\$11.00*Second Chance checking*with Direct Deposit\$5.00without Direct Deposit\$12.00Stop payment\$25.00Stop payment (ACH)\$25.00Temporary checks (per sheet of 4 after initial order)\$4.00Coin Redemption at Self-Service Machines	the first 30 days of account opening)	
Second Chance checkingwith Direct Deposit\$5.00without Direct Deposit\$12.00Stop payment\$25.00Stop payment (ACH)\$25.00Temporary checks (per sheet of 4 after initial order)\$4.00Coin Redemption at Self-Service Machines	with eStatements	\$8.00*
with Direct Deposit\$5.00without Direct Deposit\$12.00Stop payment\$25.00Stop payment (ACH)\$25.00Temporary checks (per sheet of 4 after initial order)\$4.00Coin Redemption at Self-Service Machines	without eStatements	\$11.00*
without Direct Deposit\$12.00Stop payment\$25.00Stop payment (ACH)\$25.00Temporary checks (per sheet of 4 after initial order)\$4.00Coin Redemption at Self-Service Machines	Second Chance checking	
Stop payment\$25.00Stop payment (ACH)\$25.00Temporary checks (per sheet of 4 after initial order)\$4.00Coin Redemption at Self-Service Machines	with Direct Deposit	\$5.00
Stop payment (ACH)\$25.00Temporary checks (per sheet of 4 after initial order)\$4.00Coin Redemption at Self-Service Machines\$4.00	without Direct Deposit	\$12.00
Temporary checks (per sheet of 4 after initial order)\$4.00Coin Redemption at Self-Service Machines	Stop payment	\$25.00
Coin Redemption at Self-Service Machines	Stop payment (ACH)	\$25.00
	Temporary checks (per sheet of 4 after initial order)	\$4.00
Members only (personal use; where available) 5%	Coin Redemption at Self-Service Machines	
	Members only (personal use; where available)	5%

Debit and ATM Transactions	
CO-OP network and VCCU ATMs use	No fee
Out-of-network ATM use	\$2.00
Replacement debit/ATM card (per card)	\$5.00
Stop payment debit/credit card transactions	\$20.00

Member Services	Fee
Benefits Plus monthly fee (free with Zeal checking) Medallion signature service (available to members only after 90 days of establishing membership) Member fee for new or rejoining (18 +)	\$5.00 \$20.00
Includes tax-deductible donation of \$10 to The Foundation of VCCU	\$10.00
Notary fee per signature for non-credit union documents	\$15.00
Other Fees	
Mortgage demand fee	\$30.00
Mortgage subordination fee Loan payment by phone	\$150.00 \$15.00
Processing levies, garnishments, etc.	\$13.00 \$50.00
Overdrafts and Returned Items	
Courtesy Pay (per overdraft)**	\$15.00
Non-sufficient funds per returned item	\$15.00
Overdraft transfer from checking/share	\$2.00
Overdrawn account	\$15.00
Returned item (electronic check by phone)	\$35.00
Third party returned item (per item) Member check drawn on another financial institution	\$15.00 \$25.00
deposited and returned	پدJ.00
Statement Fees	
Copies of account statements (each) Periodic statement fee (18-65; monthly)	\$5.00
Electronic	No fee
Paper	\$3.00

*Denotes changes effective 12/29/2023

Other product/service specific fees may apply, but will be disclosed at account opening. Fees are subject to change.

** A maximum of five (5) Courtesy Pay fees (\$75.00 total) will be assessed per calendar day for the payment of each overdraft that occurs when you do not have sufficient available funds in your account. **No** fee is charged if 1) the amount of the overdraft is \$5 or less; 2) there was sufficient available funds in the account when the transaction was authorized.

Courtesy Pay applies to 1) checks and other transactions (ACH payments, recurring debit card payments) made using your checking account number; 2) automatic bill payments. You may opt in for coverage for 1) ATM transactions and 2) non-recurring debit card transactions.

Coverage is generally \$500, and up to \$1,000. Qualifications apply. Members will have up to 30 days to make a deposit to their account to repay the overdraft.

NMLS #: 700409

Federally insured by NCUA Equal Housing Opportunity



PO Box 6920 • Ventura, CA 93006 805.477.4000 • 800.339.0496 **vccu**online.net