



a division of CEFCU® an Illinois-chartered credit union

670 LINCOLN AVE / SAN JOSE, CA 95126 / 800.995.0287 / FAX 408. 955.1342 / www.valleycu.org

FEE SCHEDULE

The Fees applicable to your account at Valley Credit Union are provided in this Fee Schedule. Rates & Terms applicable to your account at Valley Credit Union are provided in the Rate Schedule. Fees are subject to change. Effective Date: October 1, 2009.

Share Account Fees

Membership Fee (<i>one time only</i>).....	\$1
Membership Cancellation Fee (<i>within 6 months</i>).....	\$15

Holiday Club Early Withdrawal (<i>w/d</i>) Fee.....	\$10 per w/d
---	--------------

Excessive Transfer/Check Limitations Fee (<i>Reg. D</i>).....	\$30 per item
---	---------------

Share Draft Account Fees

Basic Checking (<i>after exceeding 10 checks per month</i>).....	\$2 per check
--	---------------

Valley Advantage Service Fee	\$6 monthly
------------------------------------	-------------

Money Market Account Fees

Below Required Minimum Balance Fee on:

Check N' Save (<i>\$2,500 Minimum</i>).....	\$6.50 monthly
---	----------------

Excessive Transfer/Check Limitations Fee (<i>Reg. D</i>).....	\$30 per item
---	---------------

Individual Retirement Account (IRA) Fees

IRA Closure Fee	\$25 per plan
-----------------------	---------------

ATM/Point-of-Sale Fees

Foreign ATM Fee.....	\$1 per transaction**
----------------------	-----------------------

First 5 non-VCU are at no charge, for Valley Plus Checking

First 5 non-VCU are at no charge, for Valley Free Checking

(No fee when using CO-OP or 7-Eleven Vcom ATM)

Point-of-Sale Fee.....	\$.25 per transaction */**
------------------------	----------------------------

No charge, for Valley Free Checking

Loan Account Fees

VCU Auto Refinance Fee (<i>due at time of application</i>).....	\$150
---	-------

DMV Fee (<i>Paperwork for private party auto loan</i>).....	\$150
---	-------

DMV Lien Release Fee	\$9
----------------------------	-----

Home Equity Maximizer Annual Fee (<i>If average annual balance less than \$ 10,000</i>).....	\$40
--	------

Home Equity Maximizer Prepayment Fee (<i>if closed within 12 months</i>).....	\$400
---	-------

Prime Solution Annual Fee (<i>If average annual balance less than \$10,000</i>).....	\$40
--	------

Prime Solution Prepayment Fee (<i>if closed within 12 months</i>).....	\$400
--	-------

Real Estate Loan Subordination Fee	\$40
--	------

Real Estate Loan Demand For Payoff Fee	\$40
--	------

Loan Account Fees (*continued*)

Loan Late Payment Fees/Charges	(See Loan Disclosure /Agreement)
--------------------------------------	----------------------------------

Collection Costs	(See Loan Disclosure /Agreement)
------------------------	----------------------------------

Miscellaneous Fees

ACH Non-Recurring Origination Fee	\$5 per item
---	--------------

ATM/VISA Debit/Check Card Replacement	\$5
---	-----

Cashier's Check	\$5**/^
-----------------------	---------

No charge for Valley Advantage Checking

Change of Address Fee (<i>failure to notify VCU</i>).....	\$5
---	-----

Check Cashing Fee	\$5
-------------------------	-----

(Waived if \$300 maintained in Regular Share or have additional active product or deposits 25% of the item)

Collection Costs	(See Membership and Account Agreement)
------------------------	--

Corporate Checks	\$5**/^
------------------------	---------

No charge for Valley Advantage Checking

Duplicate Statements (<i>1994 through current</i>).....	\$1 per page
---	--------------

Duplicate Statements (<i>1993 and older</i>).....	\$2 per page
---	--------------

Duplicate Share Drafts	\$3 per item
------------------------------	--------------

(first two Share Drafts per month are at no charge)

Duplicate VISA Debit/Check Card Transaction Slip (Draft)	\$15 per item
--	---------------

Escheat Fee	\$2
-------------------	-----

Inactivity Fee.....	\$3 per month
---------------------	---------------

(aggregate share & loan balance less than \$300, with no member initiated transactions for 24 Months)

Locator Fee.....	\$5
------------------	-----

Loose Coin Verification/Special Handling Fee	\$5 per 15 minutes
--	--------------------

Non-Sufficient Funds - Returned NSF

(Check, Draft, ATM, POS, Debit Card, ACH, EFT)	\$30 per item
--	---------------

Non-Sufficient Funds - Paid NSF

(Check, Draft, ATM, POS, Debit Card, ACH, EFT)	\$30 per item
--	---------------

Notary Fee for Non Credit Union business (<i>per signature</i>).....	\$10
--	------

Overdraft Transfer Fee (<i>Overdraft protection transferred from any share account</i>).....	\$2
--	-----

Permission to Transport Letter (vehicle)	\$5
--	-----

Remote Funds Fee	\$5
------------------------	-----

Returned Deposit/Payment Item	\$30 per item
-------------------------------------	---------------

Statement Reconciliation & Research	\$25 per hour
---	---------------

Stop Payment Fee.....	\$30 per item
-----------------------	---------------

Subpoena of Records.....	Maximum allowed by law
--------------------------	------------------------

Tax Levy Fee.....	\$10.00
-------------------	---------

Temporary Checks	4 for \$1.00
------------------------	--------------

Traveler's Checks.....	1% of face value, \$2 minimum (<i>whichever is greater</i>)**
------------------------	---

No charge for Valley Advantage Checking

Verification of Deposit	\$10 per item
-------------------------------	---------------

Verification of Immigration & Naturalization	\$15 per item
--	---------------

Wire Transfer Fee (Out-Going)	\$25 per item
-------------------------------------	---------------

* These services are at no charge to members with direct deposit/payroll deduction of \$1500 or more per month or an aggregate share balance of \$2500 or more

** These services are at no charge to members with a home loan or aggregate share balance of \$10,000 or more

^ No charge when Cashier's/Corporate Check is made payable to the member