



CREDIT UNION OF VERMONT

SCHEDULE of Fees & Charges

Effective 2/1/2018

Account Fees

| | | | |
|---|--------------|--|-----------------------------|
| Overdraft - Returned Items (NSF) | \$20.00/item | Check Copy | \$2.00/check |
| Overdraft Privilege | \$20.00/item | Collection Item - Incoming | \$20.00/item |
| Overdraft/Transfer of Funds | \$ 5.00/item | Collection Item - Outgoing | \$20.00/item |
| Overdrawn Account | \$ 5.00/day | Foreign Check Collection | Rate charged by third party |
| Returned Deposited Item | \$20.00/item | MMA under \$2,500.00 | \$10.00/month |
| Stop Payment | \$20.00/item | Multiple Account (more than one primary share savings account) | \$3.00/month |
| Account Activity Printout | \$1.00/page | Account Closure within 6 months of opening | \$10.00 |
| IRA Maintenance | \$20.00/year | | |
| Inactive Account | \$3.00/month | Transfer Limitations | \$5.00/item |
| <small>An account is considered inactive if for 36 months or longer no withdrawals, deposits or payments, other than credited dividends, have been made to this account or any sub-account under this same account number, and the balance of the aggregate shares under this account is less than \$500. Accounts of members less than age 26 will not be charged.</small> | | <small>Federal Regulation (D) requires for all savings, club, and money market accounts, you may make no more than six transfers & withdrawals from your account to another account in a month by means of preauthorized, automatic, internet transfer by telephonic order, check, draft or debit card</small> | |

Other Service Fees

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|------------------------|-----------------------------|----------------------------|---------------|
| Account Reconciliation | \$20.00/hr. \$10.00 minimum | Photocopies | \$0.25/page |
| Account Research | \$20.00/hr. \$10.00 minimum | Cashier's Check | \$2.00/check |
| Statement Copy | \$2.00/copy | Legal Process (Levy, etc.) | \$35.00 |
| Check Printing | Prices vary | Bad Address | \$10.00/month |

Debit Card Fees

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|--------------------------|-------------|
| Foreign ATM Transaction | \$1.50 |
| Damaged Card Replacement | \$5.00 |
| Lost Card Replacement | \$10.00 |
| PIN Maintenance | \$2.00/item |

Wire Transfer Fees

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|-------------------------------------|---------|
| Wire Transfer - Incoming (Domestic) | \$5.00 |
| Wire Transfer - Outgoing (Domestic) | \$15.00 |
| Wire Transfer - Incoming (Foreign) | \$20.00 |
| Wire Transfer - Outgoing (Foreign) | \$80.00 |

No Charge for each transaction you make using a non-selective surcharge automated teller machine (ATM) in the Falcon Cooperative ATM network.
\$.50 for each transaction you make in excess of five per calendar month at a point of sale (POS) terminal (PIN based)

Online Banking Fees

| | |
|----------------------------------|-------------------------------|
| Private Branch-24 Online Banking | FREE |
| Private Branch-24 Phone Banking | FREE |
| EZ Bill Pay | FREE - first 10 bills monthly |

Money Market Accounts

The Money Market account is a tiered account. If your daily balance is from \$2,500.00 to \$9,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$10,000.00 to \$24,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is from \$25,000.00 to \$49,999.99, the third dividend rate and annual percentage yield for this account will apply. If your daily balance is from \$50,000.00 to \$99,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$100,000.00 or greater, the fifth dividend rate and annual percentage yield listed for this account will apply.

Credit Union Membership

Par Value of One Share (not a fee) \$25.00
Members/Owners of the credit union are required to maintain a balance equal to at least one share in their Regular Share Savings Account

The rates and fees appearing with this Schedule are accurate as of the effective date indicated. Please contact us if you have any questions or require current rate and fee information on your accounts.

