



CREDIT UNION OF VERMONT

SCHEDULE of Fees & Charges Effective 5/1/2024

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	No Charge	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	Legal Process (Levy, etc.)	\$35.00
Inactive Account	\$3.00/month	Transfer Limitations	\$5.00/item

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.

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

Other Service Fees

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	Temporary Checks	\$2.00/sheet
Check Printing	Prices vary	Bad Address	\$10.00/month
Cash Advance (non CUVT card)	\$10.00	Non-Member Notary	\$5.00

Debit Card Fees

Foreign ATM Transaction	\$1.50
Damaged Card Replacement	\$5.00
Lost Card Replacement	\$10.00
PIN Maintenance	\$2.00/item
Foreign (Non CUVT Visa) Visa Cash advances	greater of \$2.00 or 2% of advance

No Charge for each transaction you make using a CO-OP automated teller machine (ATM)
\$.50 for each transaction you make in excess of ten 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

Credit Union Membership

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

Wire Transfer Fees

Wire Transfer - Incoming (Domestic)	\$5.00
Wire Transfer - Outgoing (Domestic)	\$15.00

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.

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.



A co-operative for Federal,
State, School, Municipal, and
County Employees and Family

