

## Business Accounts Fee Schedule

### General Fees

ACH/Check Stop Payment	\$35 per item
Non- Sufficient Funds (NSF)	\$35 per item per presentment+
Returned Check	\$35 per check
Returned Electronic Payment/Transfer	\$35 per item
Official Checks	\$5 per check
Non-Legal Research and Reconciliations	\$25 per hour, \$10 minimum
Legal Processing Fee (garnishment, levy, and lien)	\$75 per occurrence
Returned Mail (bad address)	\$5 per occurrence
Paper Statement (ages 17 & under and 70+ are exempt)	\$3.00 per statement mailed/requested
Escheat Account	\$50

### Card Fees

Replacement Debit Card	Two-FREE annually (\$15 per card thereafter)
Expedited Debit/Credit Card Order	\$35 per card
Debit/Credit Card International Transaction	2% of each transaction in US Dollars
Non-ValleyStar Card ATM Use	\$4.00 each transaction
Gift Card	\$4.00 per card

### Non-Member Fees

Check Cashing	\$5 per check
Coin Machine	5% of total

### Domestic Wire Transfer Fees

Outgoing	\$20 each
Incoming	FREE

### International Wire Transfer Service Fees (remittance transfer)

Outgoing	\$50 each
Incoming	\$25 each

### Business Savings Account Fees

Excess Withdrawal (over 6 per month)	\$3 each
Inactive Account	\$5 per month after 120 days of inactivity*

### Business Checking Account Fees

Currency Requests	\$10 per request over \$5,000
Coin	\$0.20 per roll

### Money Market Account Fees

Minimum Balance	\$5 per month if minimum balance not met
Excess Withdrawal (over 6 per month)	\$5 each

### Remote Deposit Capture (Mobile Deposit) Fees

Monthly Service Fee For RDC Software	\$45 per month
Equipment Fee	\$350 per scanner

\*Inactivity for 120 days on Savings Account with less than \$500 on deposit and no other account relationship within the same member number.

+ The fee applies to each time an item is presented. If the same item is presented multiple times, a fee will be incurred for each time that same item is presented.