

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

Savings Account Fees

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

Checking Account Fees

Overdraft Privilege	\$35 each if a transaction overdrawn by \$10.01 or more**†
RisingStar	\$10 per month (with \$5 rebate if average daily balance is greater than or equal to \$500)

Turbo High-Yield Savings Account Fees (Money Market)

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

Safe Deposit Box Fees

Drill Fee	\$200 each
Replacement Key	\$25 each

Annual Rental

Regular	Golden Club Member
3x5 \$20	3x5 \$16
5x5 \$30	5x5 \$24
3x10 \$35	3x10 \$28
5x10 \$50	5x10 \$40
7x10 \$70	7x10 \$56
10x10 \$100	10x10 \$80

Mortgage Fees

Subordination	\$150
Escrow Waiver	\$450

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

**Fee also applies to overdrafts incurred at the ATM/purchases with debit card or check.

† 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.