



Business Fee Schedule

Effective January 1, 2019

General Fees for All Accounts

Cash Advance Fee (minimum advance is \$50)	\$0.00 members, \$5.00 non-members
Official Check Stop Payment	\$35.00 each
Check Cashing Fee	\$0.00 members, \$5.00 non-members
Deposited Item/Loan Return Check Fee	\$35.00 each or \$5.00 each if funds are available
Wire Transfer	\$15.00 each
ValleyStar ATM/Debit Card Foreign ATM Fee (DBAs only)	\$0.00 each
Gift Card	\$3.00 each
Legal/Research/Reconciliations	\$25.00 per hour, \$10.00 minimum
Returned Statement Fee (Bad Address)	\$5.00 per statement

Business Savings Account Fees

NSF Return/ACH Return Fee	\$35.00 each
ACH Stop Payment	\$35.00 each
Excess Withdrawal Fee (over 6 per month)	\$3.00 each
Inactivity Share (Savings) Account Fee	\$5.00 per month after 120 days of inactivity**

Business Checking Account Fees

Minimum Balance Fee (Classic Business Checking)	\$12.00 per month if balance falls below \$2,500
Overdraft from Savings Acct. to Checking Acct.	\$0.00 each*
NSF Return/ACH Return Fee	\$35.00 each*
Stop Payment	\$35.00 each
Currency Requests	\$10.00 per request over \$5,000
Coin	\$0.20 per roll

Money Market Account Fees

Money Market (MM) Service Fee	\$5.00 per month if minimum balance not met
MM Excess Withdrawal Fee (over 6 per month)	\$5.00 each
Stop Payment	\$35.00

ATM Fees (DBAs only)

ATM/Check (Debit) Replacement Card	\$0.00 each
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* Fee also applies to overdrafts incurred at the ATM

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