



Fee Schedule

Effective January 1, 2019

General Fees for All Accounts

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| 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 | \$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 |

Savings Account Fees

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| NSF 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* |

Checking Account Fees

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|--|----------------|
| Overdraft from Savings Acct. to Checking Acct. | \$0.00 each |
| Overdraft Privilege/NSF Return/ACH Return Fee | \$35.00 each** |
| Stop Payment | \$35.00 each |

Money Market Account Fees

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|---|---|
| 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 each |

ATM Fees

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|------------------------------------|-------------|
| ATM/Check (Debit) Replacement Card | \$0.00 each |
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Safe Deposit Box Fees

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|------------------------|----------------|--------------------|
| Drill and Lost Key Fee | \$150.00 | |
| Rental Fee (Annual) | <u>Regular</u> | <u>Golden Club</u> |
| | 3x5 \$20.00 | 3x5 \$16.00 |
| | 5x5 \$30.00 | 5x5 \$24.00 |
| | 3x10 \$35.00 | 3x10 \$28.00 |
| | 5x10 \$50.00 | 5x10 \$40.00 |
| | 7x10 \$70.00 | 7x10 \$56.00 |
| | 10x10 \$100.00 | 10x10 \$80.00 |

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

** Fee also applies to overdrafts incurred at the ATM