



Fee Schedule

Effective September 1, 2019

General Fees for All Accounts

Cash Advance Fee (minimum advance is \$50)	\$0 members, \$5 non-members
Stop Payment/ACH Stop Payment	\$35 each
Check Cashing Fee	\$0 members, \$5 non-members
Deposited Item/Loan Return Check Fee	\$35 each or \$5 each if funds are available
Gift Card	\$1 each
Legal/Research/Reconciliations	\$25 per hour, \$10 minimum
Returned Statement Fee (Bad Address)	\$5 per statement

Wire Transfer Service Fees

Wires initiated by ValleyStar to another financial institution:	
• Wire transfer in US Dollars to International financial institution	\$45 each
• Wire transfer in foreign currency to International financial institution	\$30 each
• Wire transfer in US Dollars to US financial institution	\$15 each
Wires initiated by another financial institution to ValleyStar:	
• Wire transfer using ValleyStar routing number to complete	FREE
• Wire transfer using a Swift Code to complete	\$25 each

Savings Account Fees

NSF Return Fee	\$35 each
Excess Withdrawal Fee (over 6 per month)	\$3 each
Inactivity Share (Savings) Account Fee	\$5 per month after 120 days of inactivity*

Checking Account Fees

Overdraft from Savings Account to Checking Account	FREE
Overdraft Privilege/NSF Return/ACH Return Fee	\$35 each if transaction overdraws by \$3.01 or more**
International Transaction Fee	2.00% of each transaction in US Dollars

Money Market Account Fees

Money Market (MM) Service Fee	\$5 per month if minimum balance not met
MM Excess Withdrawal Fee (over 6 per month)	\$5 each

ATM Fees

ATM/Check (Debit) Replacement Card	FREE
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Safe Deposit Box Fees

Drill and Lost Key Fee	\$150 each														
Rental Fee (Annual)	<table> <tr> <td><u>Regular:</u></td> <td><u>Golden Club:</u></td> </tr> <tr> <td>3x5 \$20</td> <td>3x5 \$16</td> </tr> <tr> <td>5x5 \$30</td> <td>5x5 \$24</td> </tr> <tr> <td>3x10 \$35</td> <td>3x10 \$28</td> </tr> <tr> <td>5x10 \$50</td> <td>5x10 \$40</td> </tr> <tr> <td>7x10 \$70</td> <td>7x10 \$56</td> </tr> <tr> <td>10x10 \$100</td> <td>10x10 \$80</td> </tr> </table>	<u>Regular:</u>	<u>Golden Club:</u>	3x5 \$20	3x5 \$16	5x5 \$30	5x5 \$24	3x10 \$35	3x10 \$28	5x10 \$50	5x10 \$40	7x10 \$70	7x10 \$56	10x10 \$100	10x10 \$80
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5x10 \$50	5x10 \$40														
7x10 \$70	7x10 \$56														
10x10 \$100	10x10 \$80														

* 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.