



Fee Schedule | Effective October 1, 2021

General Fees for All Accounts

Cash Advance (minimum advance is \$50)	FREE for members and non-members
Stop Payment/ACH Stop Payment	\$35 each
Check Cashing	FREE for members, \$5 each for non-members
Deposited Item/Loan Payment Return Check	\$35 each ⁺ or \$5 each if funds are available
Gift Card	\$1 each
Legal/Research/Reconciliations	\$25 per hour, \$10 minimum
One-time Returned Statement Fee (Bad Address)	\$5 per statement
Paper Statement Fee (ages 17 & under and 70+ are exempt)	\$3.00 per statement mailed/requested
ATM/Debit Replacement Card	Two-FREE annually (\$12 each thereafter)
Expedited ATM/Debit/Credit Card Order	\$35 each card
Non-member ATM Use	\$4.00 each transaction

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

Non-sufficient Funds (NSF)/ACH Return	\$35 each ⁺
Excess Withdrawal (over 6 per month)	\$3 each
Inactivity Share (Savings) Account	\$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	\$35 each if transaction overdraws by \$3.01 or more ^{**+}
Debit/Credit Card International Transaction	2.00% of each transaction in US Dollars

Money Market Account Fees

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

Safe Deposit Box Fees

Drill With Two Lost Keys	\$200 each	
Replacement Key	\$25 each	
Annual Rental	<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

^{*}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.

[†]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.