



SCHEDULE OF FEES AND CHARGES

Effective 5/1/07

GENERAL (for all accounts unless otherwise indicated)

Locator Fee.....	\$6
Statement Balancing and Research (per hour).....	\$20
Photocopy Services (per page).....	\$1
Returned Deposit Item.....	\$15
Money Order.....	\$2
Stop Payment.....	\$15
Wire Transfer: Domestic	\$20
International	\$35
Investigation/Collection Fees (per hour).....	\$75
Regular Share Account Low Balance (per month)	\$2
<i>Members with a Regular Share Account only and a balance of less than \$50</i>	
Savings Account Withdrawal Fee.....	\$1
<i>Each share withdrawal in excess of two per calendar month</i>	
e-Statements	No Charge
Online Bill Pay	No Charge
Online Banking.....	No Charge
Moneyline.....	No Charge
Notary (VCU Business Only)	No Charge
Travelers Cheques	No Charge

CHECKING ACCOUNTS

Check Order.....	Charges based on style and quantity
Retrieval and copy of paid check	\$2
Online retrieval of paid check.....	No Charge
NSF Returned Item (per occurrence)	\$20
<i>Maximum fee \$100 per day</i>	
Courtesy Pay Fee (per occurrence)	\$20
<i>Maximum fee \$100 per day</i>	

ATM CARD & ATM/DEBIT CARD

ATM Transaction Fees:	
VCU/CO-OP ATM w/at least \$300 per month average aggregate balance in Share & Cert. accounts	No Charge
VCU/CO-OP ATM w/less than \$300 per month average aggregate balance in Share & Cert. accounts	\$0.50
All Other ATMs*	\$1
Point-of-Sale Fee (POS)	\$0.25
Card/PIN Replacement Fee.....	\$6
Overdraft Fee — ATM/Debit Card (per item)	\$20
Insufficient/Uncollected Funds (per occurrence)	\$10
<i>Due to ATM/POS withdrawal</i>	
ATM Deposit Adjustment (per occurrence).....	\$10

* Transactions at certain ATMs on systems that are not owned by Vons Credit Union may be subject to a service fee charged by the owner of the terminal. This fee may be imposed by a national, regional or local automated transfer network that is used to facilitate the transaction.