vonscreditunion

SCHEDULE OF FEES AND CHARGES

Effective 2/15/10

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	$20
Stop Payment - Online Bill Pay	$15
Wire Transfer: Domestic	$20
International	$35
Investigation/Collection Fees (per hour)	$75
Regular Share Account Low Balance (per month)	$2
Members with a Regular Share Account only and a balance of less than $50	
Processing of Legal Documents (Levy)	$50
Processing Domestic/Foreign Collections	$15
IRA Transfer to Another Institution	$25
Savings Account Withdrawal Fee	$1
Each share withdrawal in excess of two per calendar month	
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
Maximum fee $100 per day	
Courtesy Pay Fee (per occurrence)	$20
Maximum fee $100 per day	

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
Due to ATM/POS withdrawal	
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.

PERSONIX: X1178178 IFN: I001021

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ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Star, Co-op, Plus, Cirrus network(s).

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure, will not apply to transactions processed through non-Visa networks.

Please contact Vons Credit Union at 626.444.1972 with any questions you may have regarding this notice.