



Schedule of Fees for All Accounts

Accounts Closing Within 90 Days	
If funds are not internally transferred	\$25.00

Account Verification	
For routine customer orders	No Fee

ATM Fees (per transaction at non-VCB terminals)^{1,2}	No Fee
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Attachments, Levy or Garnishment	\$100.00
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Cash Advance (customer only)	1% of Amount
Minimum Charge	\$5.00

Treasury Management Services³	\$19.95
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Cashier's Check²	\$5.00
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Check Card Replacement	
Instant issue at any VCB branch	No Fee

Collections: Incoming/Outgoing	
Domestic or Foreign	\$20.00

Coin and Currency	
For routine customer orders	No Fee

Daily Overdrawn Fee (business accounts only)	\$5.00
Starting the third day account is negative. Charged each day until deposit is made to cover the overdrawn amount.	<i>This fee is in addition to the overdraft fee.</i>

Deposit Corrections (per correction)²	\$4.00
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Dormant Account Fee (monthly)	\$2.00
Checking accounts = dormant after 1 year	
Savings accounts = dormant after 2 years	

Night Depository Services	
Night Depository Bag	\$25.00
Duplicate Key	\$5.00
Lost Key	\$10.00

Notary Fee (per document, non-customers)	\$5.00
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Online Banking	
Personal/Business Account Access	No Fee
Bill Payer (personal accounts)	No Fee

Overdraft Fee² (personal accounts)	
Checks, ACH and recurring check card transactions (per item whether paid or returned)	\$35.00

ATM and everyday check card transactions (if opt-in⁴, per item whether paid or returned)	\$35.00
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Overdraft Fee (business accounts)	
Fee assessed to all types of transactions (per item whether paid or returned)	\$35.00

Reconciliation/Research (per hour)	\$25.00
Photocopy (per copy)	\$3.00

Returned Deposited Item²	\$5.00
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Safe Deposit Box⁵			
Drilling Fee	\$165.00		
Lost Key	\$25.00		
Box Sizes Annual Rent Box Sizes Annual Rent			
2 x 5	\$35.00	5 x 10.....	\$90.00
3 x 5²	\$45.00	7 x 10.....	\$110.00
5 x 5	\$60.00	10 x 10.....	\$150.00
3 x 10	\$70.00	10 x 15.....	\$200.00
Billed January 1 each year.			

Statement Copies (without checks)	\$5.00
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Stop Payments²	
Checks (personal & business) effective for 6 months	\$30.00
ACH Items (business) effective for 6 months	\$30.00
ACH Items (personal) effective indefinitely	\$30.00
Online Banking Checks Only (personal & business)	\$25.00

Traveler's Checks (per \$100 purchased)⁶	\$2.00
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Uncollected Funds (paid or returned)	\$35.00
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Wire Transfers	
Domestic Incoming	No Fee
Domestic Outgoing²	\$15.00
Foreign Incoming	No Fee
Foreign Outgoing	\$45.00

¹Does not include surcharges other banks may assess. ²For MEGA Checking and VCB@Work account holders, VCB will pay all ATM fees, including fees assessed by non-VCB ATMs. VCB will waive any overdraft fees but reserves the right to return checks presented against an insufficient balance. Additional fees waived include cashier's checks, deposit corrections, returned deposited items, domestic wire transfers, 3x5 safe deposit boxes and stop payments. ³Plus applicable fees for each service. Ask for details. ⁴Personal account holders opt-in by formally requesting the Bank to authorize and pay overdrafts on ATM and everyday check card transactions. An everyday check card transaction is defined as a one-time, non-recurring transaction. If account holder does not opt-in, we do not authorize and pay overdrafts on ATM and everyday check card transactions. We pay overdrafts at our discretion, meaning we do not guarantee we will always authorize and pay any type of transaction. ⁵Contents of your safe deposit box are not insured against loss by this financial institution. For your protection, you may wish to obtain your own box content insurance from an insurance company of your choice. ⁶For Medallion and MEGA account holders "No fee traveler's checks" refers to checks-for-one only. Fee-free traveler's checks apply to VCB@Work accounts. Terms and conditions are subject to change. Member FDIC. Effective January 1, 2012.

