



### Schedule of Fees for All Accounts

<b>Accounts Closing Within 90 Days</b>	
If funds are not internally transferred .....	\$25.00

<b>Account Verification</b>	
For routine customer orders .....	No Fee

<b>ATM Fees (per transaction at non-VCB terminals)<sup>1,2</sup></b>	No Fee
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<b>Attachments, Levy or Garnishment</b> .....	\$100.00
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<b>Cash Advance (customer only)</b> .....	1% of Amount
<b>Minimum Charge</b> .....	\$5.00

<b>Cash Management Services<sup>3</sup></b> .....	\$19.95
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<b>Cashier's Check<sup>2</sup></b> .....	\$5.00
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<b>Certified Check</b> .....	\$10.00
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<b>Check Card Replacement</b>	
Instant issue at any VCB branch .....	No Fee

<b>Collections: Incoming/Outgoing</b>	
<b>Domestic or Foreign</b> .....	\$20.00

<b>Coin and Currency</b>	
For routine customer orders .....	No Fee

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

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

<b>Night Depository Services</b>	
<b>Night Depository Bag</b> .....	\$25.00
<b>Duplicate Key</b> .....	\$5.00
<b>Lost Key</b> .....	\$10.00

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

<b>Overdraft Fee<sup>2</sup> (consumer accounts)</b>	
Checks, ACH and recurring check card transactions (per item whether paid or returned) .....	\$35.00

ATM and everyday check card transactions (if opt-in <sup>4</sup> , per item whether paid or returned) .....	\$35.00
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<b>Overdraft Fee (commercial accounts)</b>	
Fee assessed to all types of transactions (per item whether paid or returned) .....	\$35.00

<b>Reconciliation/Research (per hour)</b> .....	\$25.00
<b>Photocopy (per copy)</b> .....	\$3.00

<b>Returned Deposited Item<sup>2</sup></b> .....	\$5.00
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<b>Safe Deposit Box<sup>5</sup></b>			
<b>Drilling Fee</b> .....	\$165.00		
<b>Lost Key</b> .....	\$25.00		
<b>Box Sizes</b>	<b>Annual Rent</b>	<b>Box Sizes</b>	<b>Annual Rent</b>
2 x 5 .....	\$35.00	5 x 10.....	\$90.00
3 x 5 <sup>2</sup> .....	\$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.			

<b>Statement Copies (without checks)</b> .....	\$5.00
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<b>Stop Payments<sup>2</sup></b>	
Checks (consumer & commercial) effective for 6 months	\$30.00
ACH Items (commercial) effective for 6 months .....	\$30.00
ACH Items (consumer) effective indefinitely .....	\$30.00

<b>Traveler's Checks (per \$100 purchased)<sup>6</sup></b> .....	\$2.00
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<b>Uncollected Funds (paid or returned)</b> .....	\$35.00
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<b>Wire Transfers</b>	
<b>Domestic Incoming</b> .....	No Fee
<b>Domestic Outgoing<sup>2</sup></b> .....	\$15.00
<b>Foreign Incoming</b> .....	No Fee
<b>Foreign Outgoing</b> .....	\$45.00

<sup>1</sup>Does not include surcharges other banks may assess. <sup>2</sup>For 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. <sup>3</sup>Plus applicable fees for each service. Ask for details. <sup>4</sup>Consumer account holders opt-in by telling 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. <sup>5</sup>Contents 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. <sup>6</sup>For 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 July 14, 2010.

