



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 No Fee

Attachments, Levy or Garnishment \$100.00

Cash Advance (customer only) 1% of Amount
Minimum Charge \$5.00

Cash Management Services2 \$19.95

Cashier's Check3 \$5.00

Certified Check \$10.00

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 (commercial accounts only) \$5.00
Starting the third day account is negative. This fee is in
Charged each day until deposit is made to cover the overdrawn amount. addition to the
overdraft fee.

Deposit Corrections (per correction) \$4.00

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

Online Banking
Personal/Business Account Access..... No Fee
Bill Payer (personal accounts) No Fee

Overdraft Fee
(per item whether paid or returned) \$35.00

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

Returned Deposited Item \$5.00

Safe Deposit Box4
Drilling Fee \$165.00
Lost Key \$25.00
Box Sizes Annual Rent
2x5 \$35.00
3x5 \$45.00
5x5 \$60.00
3x10 \$70.00
5x10 \$90.00
7x10 \$110.00
10x10 \$150.00
10x15 \$200.00
Billed January 1 each year.

Statement Copies (without checks) \$5.00

Stop Payments (good for six months) \$30.00

Traveler's Checks (per \$100 purchased)3 \$2.00

Uncollected Funds (paid or returned) \$35.00

Wire Transfers
Domestic Incoming No Fee
Domestic Outgoing \$15.00
Foreign Incoming No Fee
Foreign Outgoing \$45.00

1Does not include surcharges other banks may assess. 2Plus applicable fees for each service. Ask for details. 3For Medallion and MEGA account holders, there are no fees. "No fee traveler's checks" refers to checks for one only. Terms and conditions are subject to change. 4Contents 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. Member FDIC. Effective September 23, 2009.

