

# Village

Community Credit Union

## Fee Schedule

Effective October 1, 2011

<b>AUTOMATED TELLER MACHINES (ATMs)</b>	
Per Transaction Charge <b>after</b> Four (4) Free Transactions Per Month. This includes balance inquiries	\$3.00
Unlimited Transactions at Maple or Dix Branch	Free
Overdrawn	\$30.00
Debit Card Re-open	\$5.00
Replacement of ATM/Debit Card or Pin Number	\$5.00/ \$10.00
<b>ACH (Electronic) TRANSACTIONS</b>	
ACH Non-sufficient Funds	\$30.00
ACH Stop Payment	\$30.00
Release ACH Stop Payment	\$5.00
<b>TELLER CHECKS</b>	
Teller Check	\$5.00
Stop Payment (check cannot be reissued for 90 days)	\$30.00
Remove a Stop Payment	\$5.00
<b>CHECK AND COIN FEES</b>	
Coin Exchange (rolled or loose)	8% of total
Check Cashing (accounts with an aggregate balance of \$300.00 or less)	\$5.00
Non-member Check Cashing (applies only to Teller Checks)	\$5.00
<b>INDIVIDUAL RETIREMENT ACCOUNTS (IRA)</b>	
Annual (assessed in December)	\$36.00
Early Closing (within one year)	\$25.00
<b>MONETARY INSTRUMENTS</b>	
Money Orders	\$3.00
Visa Gift Card	\$3.00
<b>SHARED BRANCH SERVICE CENTERS</b>	
Per Transaction	\$2.00
<b>CHECKING ACCOUNT</b>	
Check Copy	\$5.00
NSF Returned Check	\$30.00
Overdraft Transfer from Share Account	\$3.00
Overdraft Line of Credit Transfer to Cover Overdraft	\$2.00
Monthly Service Members must maintain a monthly average of \$300 in the Checking Account or have direct deposit or an outstanding loan or Visa with a balance or Mortgage, will not be subject to the monthly service fee.	\$6.00
Re-deposited Check	\$10.00
Re-deposited Check (written by Account Owner)	\$30.00
Stop Payment	\$30.00
Release Stop Payment	\$5.00
Courtesy Pay Advance	\$30.00
<b>SHARE SAVINGS ACCOUNT</b>	
Account Close (within 12 months of opening)	\$20.00
Account Re-open (within 12 months of closing)	\$20.00
Low Balance Members with a minimum balance of \$300 on all share accounts combined; or with direct deposit, any loan, Visa or Mortgage, new account within the first 60 days or any member under 18 years old will not be subject to monthly service fee.	\$7.00
Overdraft Line of Credit Transfer to Cover Overdraft	\$2.00

WIRE TRANSFERS	
Outgoing Domestic	\$30.00
Outgoing International	\$40.00
ACCOUNT SERVICE FEES	
Account Research (hourly)	\$25.00
Dormant Account Monthly (after 12 months)	\$6.00
Escheat Account	\$30.00
Foreign Item Collection	\$75.00
Legal or Tax Levy	\$50.00
Printout of Monthly Account Activity	\$3.00
Returned Mail	\$3.00
Telephone Transfer	\$3.00
Verification Of Deposit	\$5.00

**Regulation D** limits automatic transfers from your **Share Account** to six (6) transactions in any month. Below you will find an explanation of automatic transfers. Once you have reached the limit during a month no further transfers will be allowed until the start of the next month. The items will be returned and your account will be assessed a return fee (see fee schedule). There is no limit to automatic transfers from your checking account.

#### Transactions not subject to limitation

- Transactions made in person
- Transactions made at an ATM
- Transactions initiated by letter mailed to credit union
- Transactions initiated by messenger

#### Transactions limited to six (6) per month

- Transfers and payments to third parties initiated by: ACH, telephone, home banking, bill paying service, fax, email or overdraft transfers from savings or overdraft line of credit advances.

If you have any questions in regards to the above fee schedule, please contact the credit union.

### Village Community Credit Union

4353 Maple, Dearborn, MI 48126  
(313) 584-5400

9500 Dix Road, Dearborn, MI 48120  
(313) 554-0686

[www.villageccu.org](http://www.villageccu.org)

