



Call, visit our website, or scan the QR code to find a branch near you.

(715) 693-3400

www.valleycommunities.org

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Fee Schedule Effective August 1st, 2025



Federally insured by NCUA

At Valley Communities Credit Union, our mission is to build lifelong relationships one member at a time, providing sound financial products and services.

We strive to maintain fees at the lowest possible rate necessary. All fees are subject to change.

Fee Schedule

Check Cashing

Non-member "on us" check cashing	\$ 5.00
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Checking

Classic Checking monthly service charge	\$ 3.00
<i>If the balance falls below \$300.00 minimum at any time during the month</i>	

Draft copy	\$ 3.00
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Stop payment	\$ 25.00
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Stop payment on a block of checks	\$ 50.00
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Transfer funds to cover overdraft	\$ 5.00
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Draft and ACH returned for non-sufficient funds per item	\$ 25.00
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Maximum of 4 per day, per share.

Dormant fee per month	\$ 10.00
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No activity for 90 days and no other services with the credit union. Members age 21 and younger will be exempt from this fee.

Debit Card

ATM withdrawals or inquiries in excess of four per month at ATMs not owned by VCCU	\$ 1.00
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Reissue Card	\$ 10.00
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Expedited card replacement cost

• 2 business days	\$100.00
• 3 business days	\$ 50.00

Share Savings

Closing membership within the first 90 days	\$ 25.00
ACH returned for non-sufficient funds per item <i>Maximum of 4 per day, per share.</i>	\$ 25.00
Dormant fee per month <i>No activity for 24 months with a balance of less than \$300.00 and no other services with the credit union. Member accounts age 21 and younger will be exempt from this fee.</i>	\$ 10.00

Services

Mail phone transfer receipt	\$ 1.00
Money Order	\$ 3.00
VCCU Corporate Draft	\$ 3.00
Stop payment	\$ 25.00
Wire transfer with complete instructions - no international wires	\$ 25.00
Incoming wire transfer	\$ 15.00
Medallion Signature Guarantee	\$ 30.00
Member Requested Loan Reversal	\$ 50.00
Deposit bags	\$ 5.00
Personal Account Coin Purchase Under \$50.00	FREE
Rolled Coin Per Roll	\$ 0.20
Purchase a Bag of Coin	\$ 5.00
Outgoing fax for first page	\$ 2.00
<i>each additional page</i>	\$ 0.50
Copies per page	\$ 0.25
Return mail or e-statement per item <i>Members age 21 and younger, or active-duty military members, will be exempt from this fee.</i>	\$ 10.00
Statement copies per statement	\$ 5.00
Personally issuing worthless checks, drafts, or ACH debits to VCCU	\$ 25.00
Processing garnishments or levies <i>excluding child support liens</i>	\$ 50.00
Reconciliation/Research <i>per hour - one hour minimum</i>	\$ 25.00
Canadian check processing - <i>Per Item</i>	\$ 10.00

Bill Pay

Refer to the VCCU Online Bill Pay section for details on delivery options and fees. Fees vary and will be disclosed at the time of the transaction.

Safe Deposit Boxes (Annual Rent)

Service offered at select branches, please call 715-693-3400 for more information.

3 x 5 x 22	\$ 25.00
3 x 10 x 22	\$ 35.00
5 x 10 x 22	\$ 50.00
10 x 10 x 22	\$ 85.00
Delinquent box rent <i>monthly fee after 15 days delinquent</i>	\$ 20.00
One lost key	\$ 20.00
Box drilling - <i>Minimum \$250.00</i>	*Varies

**Minimum of \$250.00, cost may vary. Safety deposit box contents are not insured by VCCU, NCUA, or any other association.*

Business

Rolled Coin Per Roll	\$ 0.20
Currency Strap Per Strap	\$ 0.50
Business Debit Card - 2 free cards	*****
Additional Cards	\$ 10.00
Reissue Card	\$ 10.00

	Type Of Checking	
	Small Business/ Organizational Draft Account	Business Draft Account
Monthly Service Charge	\$5.00 If balance falls below minimum at any time during the month	\$15.00
Draft Fees	\$0.20 per draft over 25 per month	\$0.20 per draft over 50 per month
Item Processing Fee	\$0.25 per item over 100 items deposited or cashed	\$0.15 per item over 200 items deposited or cashed

**Non-profit 501(c)(3) - Fees listed in the chart above are waived.*