

For questions or inquiries, please contact:

**Member One, a Division of Virginia  
Federal Credit Union**

P.O. Box 12288  
Roanoke, VA 24024  
(800) 666-8811



A Division of Virginia  
Federal Credit Union

**CONSUMER FEE SCHEDULE**

*This credit union is federally insured by the National Credit Union Administration*

**FEE SCHEDULE**

EFFECTIVE DATE: 01/29/2025

**General Account Fees**

Account Closed by CU	\$25.00	at closing
Account Research Fee	\$20.00	per hour
ACH/Check Copy Fee	\$10.00	per copy
ACH/Check Stop Fee	\$35.00	per stop pay
Card Replacement	\$10.00	per card issuance
	\$0.00	up to \$4.99 of Courtesy Pay used per transaction
Courtesy Pay Fee <sup>1</sup>	\$5.00	\$5.00-\$9.99 of Courtesy Pay used per transaction
	\$35.00	\$10.00 or greater of Courtesy Pay used per transaction
Dormant Fee	\$10.00	per month
Early Withdrawal <sup>2</sup>	\$10.00	per transaction
IRA Closing Fee	\$25.00	at closing
Mail Statement Fee	\$3.00	per statement mailed
Money Market Minimum Balance Fee	\$10.00	per month
Money Order Fee	\$2.00	per instrument
NSF Fee	\$35.00	per transaction attempt
Official Check Fee	\$5.00	per instrument
Primary Minimum Balance Fee	\$5.00	per month
Returned Mail Fee	\$5.00	per month
Smart Choice Checking Fee	\$10.00	per month
Starter Checks	\$5.00	per request
Statement Copy	\$5.00	per month printed
Verify Account Fee	\$15.00	per request
International Transaction Fee	1%	per transaction

**Safe Deposit Box Fees**

2 x 5	\$25.00 per year		
3 x 5	\$35.00 per year	7 x 10	\$70.00 per year
3 x 10	\$50.00 per year	10 x 10	\$90.00 per year
5 x 10	\$60.00 per year	15 x 10	\$110.00 per year

<sup>1</sup> Courtesy Pay fee assessed based on the amount of Courtesy Pay used to post each transaction

<sup>2</sup> For Christmas Club accounts. Early is defined as any day other than October 1 in any calendar year

<sup>3</sup> All Phone Payment Processing fees are included in the transaction amount and not listed separately

**Miscellaneous Fees**

Coin Deposit Fee	5%	of total coin amount
Garnishment, Levy, and Lien	\$100.00	per item
Medallion/Signature Guarantee	\$5.00	per request
Money Bags	\$5.00	per bag
Overdraft Transfer Fee	\$5.00	per transaction
Phone Payment Processing Fee <sup>3</sup>	\$12.00	per transaction

**Wire Transfer Service Fees**

Incoming Wire Fee	\$15.00	per transaction
Outgoing Wire Fee	\$25.00	per transaction

**ATM Fees**

ATM Foreign Fee	\$3.00	per transaction
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**Non-Member Fees**

Check Cashing for Non-member	\$5.00	per check
Member One Check Conversion Fee for Non-member/Business	\$10.00	per check

Some fees may be avoided by using our online banking service. Speak to a representative for details.

Fees are subject to change. Contact us for the most current information regarding fees. The above disclosed fees and charges are applicable to your account(s), services, and/or transactions, as of January 1, 2025.