

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

BUSINESS FEE SCHEDULE

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

FEE SCHEDULE

EFFECTIVE DATE: 01/01/2025

General Account Fees

Account Closed by CU	\$25.00	at closing
Account Research Fee	\$20.00	per hour
Card Replacement	\$10.00	per issuance
Courtesy Pay Fee	\$35.00	per transaction
Dormant Fee	\$10.00	per month
Statement Copy	\$10.00	per month
Returned Mail Fee	\$5.00	per month
NSF Fee	\$35.00	per transaction attempt
Primary Minimum Balance Fee	\$5.00	per month
Money Market Minimum Balance Fee	\$10.00	per month
Money Order Fee	\$2.00	per instrument
Official Check Fee	\$5.00	per instrument
Mail Statement Fee	\$5.00	per statement mailed
Verify Account Fee	\$15.00	per request
Starter Checks	\$5.00	per request

ATM Fees

International ATM Transaction	1%	per transaction
ATM Foreign Fee	\$3.00	per transaction

ACH Fees

ACH Set Up	\$75.00	one-time
ACH Monthly Fee	\$20.00	per month
ACH Credit/Debit	\$0.10	per item
ACH File Processing	\$2.00	per file
ACH Returned Item	\$0.15	per item
ACH Reversal Entries	\$2.00	per entry
ACH Batch Reversal	\$15.00	per file
Unauthorized Entry	\$10.00	per entry
Notice of Change	\$3.50	per request
Proof of Authorization	\$3.50	per request
ACH/Check Copy Fee	\$10.00	per check
ACH/Check Stop Fee	\$35.00	per request

Business Account Fees

Essential Checking Maintenance	(includes 25 transactions per month)	\$0.00	per month
Edge Checking Maintenance	(includes 75 transactions per month)	\$5.00	per month
Elite Checking Maintenance	(includes 200 transactions per month)	\$12.00	per month
Exempt Checking Maintenance	(includes 250 transactions per month)	\$0.00	per month
Over Limit Transaction Fee		\$0.30	per transaction

Safe Deposit Box Fees

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

Miscellaneous Fees

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

Wire Transfer Service Fees

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

* All Phone Payment Processing fees are included in the transaction amount and not listed separately

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 01, 2025.