



FEE SCHEDULE

Effective August 1, 2026

*This disclosure supersedes all previous Fee Schedule or brochures prior to this effective date.

ACCOUNT MAINTENANCE	
Bad Address	\$5.00/monthly
Returned Mail	\$5.00/per item
Early Closure (less than 90 days of opening)	\$25
Early Christmas Club Withdrawal	\$5.00/each
Inactivity after 1 Year	\$5.00/monthly
CHECKS	
Cashier's Check	\$3.00/each
Check Copy (first 2 free)	\$5.00/per item
Checkbook Order	Varies by Style
Money Orders	\$2.00/each
Temporary Checks	Free
DEBIT CARD	
ATM Usage at a Non-VPFCU ATM*	\$1.50/each
• Balance Inquiry • Transfer • Withdrawal	
Card Replacement (Lost/Damage)	\$7.50/per card
International Usage (based on each transaction amount)	1%/per transaction
LOANS	
Late Fee	5% of the required loan payment or \$20, whichever is greater, will be assessed 14 days after the due date. Maximum \$60.
Lien on Tile	\$33.00
Lien on Title and Ownership Transfer	35.50
MISCELLANEOUS	
Notary Services	Free
Account Research	\$25/ hour
OVERDRAFT PROTECTION	
Overdraft Transfer Share Account	\$5.00/per occurrence
Courtesy Pay (ACH/Check)	\$25/per item
RETURNS	
NSF (Returned ACH/Check Payment)	\$25.00/per item
Returned Check (Deposited/Cashed)	\$25.00/per item
Returned Loan Payment	\$25.00/per item
STATEMENT	
Paper Statement	Free
E-Statement	Free
Statement Copy (first 2 free)	\$5.00/copy
STOP PAYMENT	
Stop Payment (Check/ACH)	\$25/per item
WIRE TRANSFER	
Domestic-Outgoing	\$25/per request
Incoming Wires	Free