



# Standard Accounts

## Operational Fees & Charges

*Effective 11/10/17*



### Share (Savings) Accounts

Description:	Fee:	Frequency:	Note:
Balance Below \$25.00	\$5.00	Per Month	Charged as Soon as Balance Falls Below \$25.00 and Monthly Thereafter
Membership	\$3.00	One Time Fee	No Fee if Under 18, Full-Time Student, Active Duty Military
Withdrawal	\$5.00	Per Withdrawal	<b>After Three Free Per Month</b>

### Share Draft (Checking) Accounts

Description:	Fee:	Frequency:	Note:
Copy of Check	\$5.00	Per Check	From Vision Financial Share Draft (Checking) Account
Dividend Checking	\$7.00	Per Month	Maintain Minimum Balance of \$300, Dividends Paid With Balance Over \$500
Reconcile Checking Account	\$20.00	Per Hour	In Person or Over the Phone – One hour minimum
Stop Payment on Check	\$32.00	Per Check	Stop Payment Form Required
Value Checking	\$4.00	Per Month	No Fee for Students, Military or Seniors* 60 and Older
Premier Checking	<b>Free</b>	Per Month	\$500 Direct Deposit, Debit Card and Enrolled in E-Statements

### Club Accounts

Description:	Fee:	Frequency:	Note:
Withdrawal	\$25.00	<b>After 1 Free</b>	After <b>One FREE Per Year</b> (Christmas – 1 <sup>st</sup> of November, Vacation – You Choose)

### Debit & Credit Card Fees

Description:	Fee:	Frequency:	Note:
ATM Withdrawal	\$1.00	Per Use	<b>No Fee If Used at a Cash Points ATM</b> , Subject to ATM Owner's Fees
Duplicate/Replacement Card	\$10.00	Per Card	No Fee for Visa Credit Card
Overnight Delivery	\$30.00	Per Card	Due to Card Generation, Usually Received by 3 <sup>rd</sup> Business Day (Visa Credit/Debit only)
Unblock Debit/ATM Card	\$10.00	Per Incident	After One Per Year, No Fee for Visa Credit Card
Visa Credit Card ATM Withdrawal	\$0.00	n/a	No Fee from Vision Financial, Subject to ATM Owner's Fees

### All Accounts

Description:	Fee:	Frequency:	Note:
Access24	\$0.00	n/a	<b>FREE Automated Telephone Banking Service</b>
CARFAX Report	\$20.00	Per Report	FREE if Vehicle is Financed by Vision Financial
Check Cashing	\$5.00	Per Check	Fee Waived if Over \$100.00 in Share Account and/or Other Services
Close Account Before 90 Days	\$25.00	Per Account	If Closing Any Account Within 90 Days of Opening
Closing Overdrawn Account	\$3.00	Per Account	Forcibly closed accounts may be reported to Telecheck and Equifax
Copy of Teller/Credit Union Check	\$5.00	Per Check	
Fax	\$0.25	Per Page	In Person or Over the Phone
Dormant Account	\$5.00	Per Year	Up to Five Years, Reported to the State at That Time
Inactive Account	\$5.00	Per Year	Fees Start After 1 year Inactive
Incoming Wire Transfer	\$10.00	Per Transfer	For Wires to Vision Financial Account from Another Financial Institution
Levy or Garnishment	\$50.00	Per Item	
Merchant Replacement Check	\$10.00	Per Check	For Vision Check to be Cashed and Placed in a Teller Check for Non-Member
Money Orders	\$1.50	Per Item	\$0.75 for seniors*
Non-Sufficient Funds (NSF)	\$32.00	Per Item	Returned or Honored: Check, ATM, Debit, ACH
Online Bill Pay	\$0.00	n/a	<b>FREE Online Bill Pay</b>
Outgoing Wire Transfer	\$20.00	Per Transfer	For Wires from Vision Financial Account to Another Financial Institution
Paper Statement Copy	\$5.00	Per Item	<b>FREE E-Statements</b> (FREE Paper Statements for Seniors, Students, and Military)
Print Out/Account History	\$5.00	Per Month	Access on VisionNet24 (Online Banking Website) for FREE
Research Fee	\$20.00	Per Hour	One hour minimum
Return Deposited Check	\$32.00	Per Check	Not Vision Financial Check, Deposited from Another Financial Institution
Returned Mail	\$3.00	Per Item	Excludes Promotional Pieces
Stop Payment - Check, ACH, POS	\$32.00	Per Item	Stop Payment Form Required
Stop Payment - Teller Check	\$32.00	Per Check	Only for Teller/Credit Union Checks
Teller/Credit Union Check	\$5.00	Per Check	Payable to a third party. FREE with loan or VISA (Maximum = 2 checks FREE)
Text/Mobile Banking	\$0.00	n/a	<b>FREE Text and Mobile Banking</b>
Transfer Over Phone	\$3.00	Per Call	Transfers That Can't be Done on VisionNet24 or Access24 are <b>FREE</b>
Verification of Deposit/Mortgage	\$10.00	Per Item	
VisionNet24	\$0.00	n/a	<b>FREE Online Banking</b>
Withdrawal Via Mail/Check	\$1.00	Per Check	For Checks \$25.00 and Under to Be Mailed to Address on Account

\*Fees may be charged against the par value in your account. If a share balance is below the par value of one share and you do not increase the balance to at least the par value, we may terminate your membership.

Fees may be automatically charged to your account and are subject to change.