

FEE SCHEDULE

Checking Account

Overdraft from Savings Charge	\$3.00 per transfer
Overdraft Loan Transfer Charge.....	\$5.00 per transfer
NSF Charge	\$25.00 per item
ACH Origination and EFT NSF.....	\$25.00 per item
Overdraft Protection	\$25.00 per item
Chargeback Item.....	\$12.00 per item
Stop Payment Charge.....	\$20.00 per request
Printing Charge.....	Prices may vary
	Depending upon style
Basic Checking (with Mailable Statements) Service Charge.....	\$2.00 per month
Checkless Checking (with Mailable Statements) Service Charge.....	\$2.00 per month
Valley Checking Service Charge	\$4.00 per month
Interest Bearing Grande Checking Service Charge.....	\$6.00 per month
Temporary Checks	\$5.00 per four checks
Microfilm Charge (two free per month).....	\$2.00 per item

Other Service Fees (Applicable to All Accounts)

Account Reconciliation (\$20.00 minimum).....	\$20.00 per hour
Account Research (\$20.00 minimum)	\$20.00 per hour
Statement Copy.....	\$3.00 per month
Items Sent for Collection	Charges assessed
	to the Credit Union
Incoming Collection	\$5.00 per item
Wire Transfer.....	\$15.00 per transfer
Incoming Wire.....	\$15.00 per transfer
Cashier's Check.....	\$5.00 per check
Money Order.....	\$2.00 per order
Money Order Trace Fee	\$25.00 per request
Account Closure	\$20.00 if closed
	Within 90 days
Re-open Account	\$20.00
Telephone	\$1.00 per call
History Printout	\$2.00 per request
Gift Cards	\$3.00 per item
Documentation.....	\$20.00
Credit Union Third Party Check	\$2.00 per item
Photocopy	\$0.25 each
Fax Service.....	1 st Outgoing Page \$2.50, Each Add't Page \$1.50
	1 st Incoming Page \$1.50, Each Add't Page \$1.00
Draft Reject.....	\$1.00 per draft
Non-Member 3 rd Party Check Cashing.....	5% Fee per Item
Levies, Garnishments & Legal Fees	\$50.00 Each
Charged Off Checking Account Re-open Fee.....	\$20.00
ATM Video Research & Pictures	\$75.00 per Location
Unclaimed Property Processing Fee	\$25.00 per account

Electronic Funds Transfer Fees

ATM Inquiries.....	\$1.00 per inquiry
ATM Service Charge	\$3.00 per month
ATM or Debit Card Set Up.....	\$5.00 per card
ATM or Debit Card Replacement.....	\$5.00 per card
ATM or Debit Card PC.....	\$2.50 per request
Insufficient Funds.....	\$25.00 per item
Stop Payment for VISA Preauthorized Payment	\$30.00 per request

RGVCU Bill Pay

Monthly Service Charge	None
Bill Presentment	Free
Transaction Limitations	Unlimited
Person to Person Transaction	Free
Next Day Transfer	\$7.95
Check Copies	\$10.00 per check
Stop Payment	\$15.00 per request

Safe Deposit Box Fees

Annual Rental Size:	
3 X 5	\$30.00
3 X 10	\$40.00
5 X 10	\$50.00
10 X 10	\$90.00
Change of Lock	Actual Cost
Drilling of Box	\$250.00

Share Value/Processing Fee

Par Value of One Share	\$25.00 within a six
.....	month period
New Account Processing Fee	\$5.00

Repossession Fees

Processing and Notification Fee	\$250.00 plus towing (varies)
Daily Storage Fees	\$20.00 per day