



FEE SCHEDULE

For nearly 60 years, Vantage has provided members with a wide variety of quality financial services at little or no cost. There are instances where Vantage must charge a nominal fee to offset expenses; however, in order to provide members with the best possible value, we strive to keep any account-related costs low for members. In fact, we have a number of services available to members free of charge, some of which we have listed inside.

Many of the fees included in this Fee Schedule can be avoided rather easily. If you have any questions on how to avoid a particular fee(s), simply speak with a Vantage Financial Services Representative. We're here to help with all your financial needs.

Complimentary Services

Automated Phone Access (<i>audio response inquiries/transactions</i>)	Free
Auto Pay/Auto Transfer	Free
Bill Pay (<i>accessed via computer, smart phone or tablet</i>)	Free
Coin Exchange (<i>members</i>)	Free
Credit Card Balance Transfers	Free
Direct Deposit	Free
eStatements	Free
Financial Education Presentations	Free
Financial Education Self-Study Programs	Free
Financial Curriculum Materials for Educators	Free
Financial Consultations, Appointments & Inquiries	Free
Financial Counseling & Budgeting	Free
Incoming Money Transfers (<i>all types</i>)	Free
Mobile App (<i>Apple IOS & Android OS</i>)	Free
Mobile Payments (<i>Apple Pay, Android Pay, etc.</i>)	Free
MyE-Deposit Remote Check Deposit (<i>deposit checks via computer or mobile device</i>)	Free
Notary (<i>members</i>)	Free
Online Banking via our eBranch	Free
PIN Change	Free
PIN or Signature Debit Card Transactions (<i>including cash back</i>)	Free
Teller Transactions (<i>made at any Vantage branch, walk-up or drive-thru</i>)	Free
Transactions/Inquiries at CO-OP Network ATMs (<i>nationwide</i>)	Free
Transactions/Inquiries at Vantage owned/operated ATMs	Free
TweetMyMoney	Free



Deposit Account Fees

ACH NSF Fee <i>(per item returned)</i>	(ACH NSF) \$35.00
ACH Uncollected Funds Fee <i>(per item returned)</i>	(ACH UNCOLLECTED) \$35.00
Account Research Fee <i>(per hour)</i>	(RESEARCH) \$30.00
Balance Inquiry by Phone Fee <i>(per each inquiry via live agent)</i>	(PHONE INQUIRY) \$1.00
Card Replacement Fee <i>(ATM, Debit, Credit or Reloadable Card Plastic)</i>	(CARD REPLACEMENT) \$10.00
Cashiers Check Fee <i>(per item)</i>	(CASHIERS CK) \$3.00
Check Copy Fee <i>(per copy)</i>	(CK COPY) \$2.00
Collection Processing Fee <i>(per item)</i>	(COLLECTION) \$35.00
Corporate Check Fee <i>(per item)</i>	(CU CHECK) \$2.00
Courtesy Pay Fee <i>(per item paid)</i>	(CPAY) \$35.00
Document Copy Fee <i>(per copy)</i>	(DOCUMENT COPY) \$10.00
Foreign Currency Exchange Fee <i>(per shipment)</i>	(FC EXCHANGE) \$15.00
Foreign Currency Exchange Price Protection Fee <i>(per exchange)</i>	(FC PRICE PROTECT) \$10.00
Holiday Club Savings Early Withdrawal Fee <i>(per withdrawal)</i>	(HOLIDAY CLUB) \$10.00
Inactive Member Fee <i>(per month, 12 consecutive months of no transactions, members age <21 excluded)</i>	(INACTIVE MEMBER) \$8.00
Invalid Address Fee <i>(per month, due to undeliverable/returned statement)</i>	(INVALID ADDRESS) \$5.00
Legal Order Fee <i>(per order)</i>	(LEGAL PROCESSING) \$75.00
Mini Statement Fee <i>(account history printout)</i>	(MINI STMT) \$5.00
Money Order Fee <i>(per item)</i>	(MONEY ORDER) \$4.00
Money Transfer by Phone Fee <i>(per request via live agent)</i>	(PHONE TRF) \$3.00
Non-Sufficient Funds (NSF) Fee <i>(per item returned)</i>	(NSF) \$35.00
ODLOC Overdraft Fee <i>(per automated transfer)</i>	(ODLOC OD TRF) \$3.00
Paper Statement Fee <i>(per month, members age <18 excluded)</i>	(PAPER STMT) \$2.00
Re-establish Membership Fee	(RE-ESTABLISH MBR) \$25.00
Reg D Return Item Fee <i>(per item)</i>	(REG D RETURN) \$35.00
Return of Deposited Item Fee <i>(per item)</i>	(DEPOSIT RETURN) \$35.00
Savings Overdraft Fee <i>(per automated transfer)</i>	(SAVINGS OD TRF) \$5.00
Statement Copy Fee <i>(per statement)</i>	(STMT COPY) \$10.00
Stop Payment Fee <i>(per check or ACH item)</i>	(STOP PAY) \$30.00
Temporary Checks Fee <i>(quantity 12)</i>	(TEMP CK) \$3.00
Uncollected Funds Fee <i>(per item returned)</i>	(UNCOLLECTED) \$35.00
Wire Transfer Fee <i>(Within United States)</i>	(US WIRE) \$20.00
Wire Transfer Fee <i>(Foreign Country)</i>	(FOREIGN WIRE) \$60.00

Checking Fees

Aggregate Balance Fee <i>(per month; 90 days after account opening; aggregate sum of daily deposit, loan and credit card balances falls below \$3,000; members age <26 and >69 excluded)</i>	(AGGREGATE BAL) \$5.00
Check Printing	(CK PRINTING) varies per order
Fresh Start Monthly Fee <i>(Fresh Start Checking option only)</i>	(FRESH START) \$15.00

Money Market Fees

Service Charge <i>(per month)</i>	(MM BELOW MIN) \$10.00 <i>(Premier Money Market Account if balance falls below minimum)</i>
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Deferred Compensation Plan Account Fees

DCP Processing Fee	\$50 for an unforeseen emergency, transfer of funds or accelerated distribution of small accounts.
Investment Option Fee	2% retroactive reduction of earnings for the prior year

Please Note: The code to the left of the fee amount reflects the description that will appear on your statement should the fee be incurred.

Loan Fees

Credit Card Foreign Transaction Fee	1% of settlement amount
Credit Card Late Fee	up to \$25.00
Credit Card Receipt Copy <i>(free if dispute is in cardholder's favor)</i>	\$10.00
Credit Card Returned Payment Fee	up to \$25.00
Credit Card Rush Delivery Fee	varies
Credit Card Statement Copy	\$10.00
Home Equity Fee	varies per loan
Late Charges	per loan agreement
Loan Modification Fee <i>(per month)</i>	\$30.00
Loan Subordination Fee	\$150.00
Real Estate Fee	varies per loan
Title Fee	per applicable state charges

Loan Payment Processing Fees

Online Card Payment Processing Fees *(eBranch Pay My Loan)*

ACH/check payment	Free
Credit/Debit Card payment <i>(fee waived if using a Vantage Credit/Debit Card)</i>	3% of payment amount

Phone Payment Processing Fees

ACH/check payment	\$10.00
Credit/Debit Card payment:	
\$.01–\$99.99	\$13.00
\$100–\$199.99	\$16.00
\$200–\$299.99	\$19.00
\$300–\$399.99	\$22.00
\$400–\$499.99	\$25.00
\$500–\$749.99	\$33.00
\$750–\$999.99	\$40.00
\$1,000–\$1,249.99	\$48.00
\$1,250–\$1,499.99	\$55.00
\$1,500–\$1,749.99	\$63.00
\$1,750–\$1,999.99	\$70.00
\$2,000–\$2,249.99	\$78.00
\$2,250–\$2,499.99	\$85.00
\$2,500–\$2,749.99	\$93.00
\$2,750–\$2,999.99	\$100.00

Miscellaneous Fees

Card Delivery Fees—ATM & Debit	
Standard Delivery	Free
Other Delivery Options	varies
CARFAX Fee <i>(per report)</i>	\$25.00
Check Cashing Fee <i>(members, per check)</i>	(CK CASHING) \$3.00 <i>(fee waived with checking or aggregate balance of \$250)</i>
Check Cashing Fee <i>(non-members, per check)</i>	\$5.00
Coin Exchange Fee <i>(non-members)</i>	20% of amount
Debit Card Foreign Transaction Fee	(DC FOREIGN TRANS) 1% of settlement amount
Foreign ATM Fee <i>(per transaction/inquiry at non-Vantage or non-CO-OP Network ATM)</i>	(NON CO-OP ATM) \$2.00
Notary Fee—Non-member <i>(per document)</i>	\$2.00

Fees associated with specific Accounts are disclosed on applicable Account Disclosures or loan documents.