

For over 50 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:

- FREE MyVantage™ online banking with bill pay, MyE-Deposit and MyE-Rewards
- FREE ATM or Visa® Check Card
- FREE direct deposit/payroll deduction
- FREE money-management advice
- FREE access to over 25,000 ATMs nationwide

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 call a Vantage Financial Services Representative today. We're here to help with all your financial needs.

FEE SCHEDULE

GENERAL INFORMATION

Administrative Offices

4020 Fee Fee Road
Bridgeton, MO 63044-2734

Mailing Address

P.O. Box 4433
Bridgeton, MO 63044-0433

Phone Numbers

314.298.0055 • 800.522.6009

Website

www.vcu.com



Deposit Account Fees

ACH NSF Fee <i>(per item)</i>	\$30.00
ACH Uncollected Funds Fee <i>(per item)</i>	\$30.00
Card Replacement Fee <i>(ATM or Check Card Plastic)</i>	\$5.00
Cashiers Check Fee <i>(per item)</i>	\$2.00
<i>(two free per day with \$250 aggregate balance or checking)</i>	
Check Card Foreign Transaction Fee	1% of settlement amount
Check Cashing Fee <i>(per check)</i>	\$3.00
<i>(waived with checking or aggregate of \$250 in savings)</i>	
Check Copy Fee <i>(per copy)</i>	\$2.00
Check Printing	varies per order
Collection Item Processing Fee <i>(per item)</i>	\$30.00
Credit Union Check Fee <i>(per item)</i>	\$2.00
<i>(two free per day payable to the account holder with \$250 aggregate balance or checking)</i>	
Foreign ATM Fee <i>(per transaction or inquiry)</i>	\$1.00
Foreign Currency Exchange Fee <i>(per shipment)</i>	\$15.00
Foreign Currency Exchange Price Protection Fee <i>(per exchange)</i>	\$10.00
Fresh Start Monthly Fee <i>(for members with Fresh Start checking)</i>	\$12.00
<i>(reduced by \$1.00 with Direct Deposit or ACH Debit or a Monthly Auto Transfer to Savings of at least \$25.00)</i>	
<i>(reduced by \$2.00 with Direct Deposit or ACH Debit and a Monthly Auto Transfer to Savings of at least \$25.00)</i>	
Garnishment/Levy Fee <i>(per order)</i>	\$50.00
Holiday Club Savings Withdrawal Fee <i>(per withdrawal)</i>	\$10.00
Inactive Member Fee <i>(per month)</i>	\$7.00
International Draft Issue Fee	\$20.00
International Draft Photo Copy Fee	\$30.00
International Draft Stop Payment Fee	\$30.00
International Draft Tracing Fee	\$30.00
Money Order Fee <i>(per item)</i>	\$2.00
NSF Fee <i>(per item)</i>	\$30.00
Paper Statement Fee <i>(per periodic statement)</i>	\$1.00
PIN-based POS Fee <i>(per transaction)</i>	\$.25
Re-establish Membership Fee <i>(within 6 months)</i>	\$5.00
Reg D Return Item Fee <i>(per item)</i>	\$30.00
Research Fee <i>(per hour)</i>	\$30.00
Return of Deposited Item Fee	\$30.00
Savings Overdraft Fee <i>(per automated transfer)</i>	\$2.00
Service Charge <i>(per month)</i>	\$5.00
<i>(Premier Money Market Account if balance falls below minimum)</i>	
Statement Copy Fee	\$10.00
Stop Payment Fee	\$30.00
Telephone Inquiry Fee <i>(per each inquiry)</i>	\$1.00
Telephone Money Transfer Fee <i>(per phone request)</i>	\$3.00
Temporary Checks Fee <i>(quantity 12)</i>	\$2.50
Travelers Cheques Fee	1%
<i>(free with \$250 aggregate balance or checking)</i>	
Travelers Cheques Fee <i>(Dual Signatures)</i>	1%
Uncollected Funds Fee	\$30.00
Wire Transfer Fee <i>(Within United States)</i>	\$20.00
Wire Transfer Fee <i>(Foreign Country)</i>	\$35.00

Loan Fees

Credit Card Foreign Transaction Fee	1% of settlement amount
Credit Card Late Fee	up to \$25.00
Credit Card Receipt Copy	\$10.00
<i>(free if dispute is in cardholder's favor)</i>	
Credit Card Replacement Fee <i>(per plastic)</i>	\$5.00
Credit Card Returned Payment Fee	up to \$25.00
Credit Card Statement Copy	\$10.00
Home Equity Fee	varies per loan
Late Charges	varies per loan
Loan Modification Fee <i>(per month)</i>	\$25.00
Real Estate Fee	varies per loan
Title Fee	per applicable state charges

Deferred Compensation Plan Account Fees

DCP Processing Fee	\$50 and forfeiture of 180 days of interest on in service withdrawals
Investment Option Fee	2% retroactive reduction of earnings for the prior year

Miscellaneous Fees

CARFAX Fee <i>(per report)</i>	\$25.00
Coin Exchange Fee	non-members—20% of amount
Document Copy Fee <i>(per document copy)</i>	\$10.00
Notary Fee—Non-member <i>(per document)</i>	\$2.00

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

