

**SCHEDULE OF FEES AND CHARGES**

Effective 03/15/2024

Membership Share - \$5.00 Par Value



ACCOUNT SERVICES	FEE
Monthly Low Balance Fee for Savings Account <sup>1</sup>	\$5.00
Pick Your Payout Early Withdrawal	\$10.00
Monthly Paper Statement	\$2.00
Monthly Dormant Account <sup>2</sup>	\$5.00
Membership Closed within 90 Days	\$25.00
Non-Sufficient Funds / Courtesy Pay <sup>3</sup>	\$32.00
Overdraft Transfer	\$10.00
Negative Balance Fee <sup>4</sup>	\$5.00
Collection Item	\$32.00

For complete details view the  
**Mastercard® Guide to Benefits for Cardholders**  
 by visiting [verveacu.com/mastercardbenefits](https://verveacu.com/mastercardbenefits)

OTHER SERVICES	FEE
Non-Member On-Ups Check Cashing	\$5.00
Official Check	\$2.00
Check Orders	Varies
Debit Card Replacement Fee <sup>5</sup>	\$10.00
Foreign ATM Withdrawal (4 free every month) <sup>6</sup>	\$1.00
Stop Payment – Branch / Online / By Phone	\$15.00
ACH Stop Payment	\$15.00
Zelle Stop Payment	\$15.00
Incoming Wire Transfer – Domestic and Foreign	Free
Outgoing Wire Transfer – Domestic	\$25.00
Return Wire Transfer (deducted from wire amount)	\$25.00
Bill Pay	Free
Bill Pay Photo Copy	\$10.00
Rush Bill Payments	Varies
Payment by Phone <sup>7</sup>	\$25.00
Legal Process / Judgment	\$50.00
Hourly Research or Reconciliation	\$25.00
Check Copy	\$5.00
Duplicate Statement / History	\$2.00
Duplicate Tax Statement	\$5.00
Returned Credit Card Payment	\$25.00
MasterCard® / VISA® Foreign Transaction Fee <sup>8</sup>	Up to 1%

1 If below \$100 combined account (savings, checking, and share certificate) average daily balance. Waived for members 25 years old and under, for active loan products, or for open IRA/HSAs.

2 Fee charged monthly after 12 months of inactivity with an aggregate balance less than \$1000. Waived for members 25 years old and under or any member with a loan at Verve.

3 We may charge a fee each time an item is submitted or resubmitted for payment; therefore, you may be assessed more than one fee as a result of a returned item and resubmission(s) of the returned item.

4 Daily after ten consecutive calendar days. The negative balance fee will be charged on non-processing calendar days.

5 Fee applies to instant issue or mailed debit cards replacing lost or stolen cards.

6 Foreign ATMs are ATMs not owned by Verve or an affiliated organization.

7 Processing fee for loan payment made through third party.

8 Verve does not charge any foreign fees, but MasterCard/VISA does charge up to a 1% fee for each foreign transaction completed.