

**SCHEDULE OF FEES AND CHARGES**

Effective 01/21/2025

Membership Share - \$5.00 Par Value



ACCOUNT SERVICES	FEE
Verve Premium Checking Monthly Service Fee <sup>1</sup>	\$5.00
Verve Optimum Checking Monthly Service Fee <sup>2</sup>	\$15.00
Pick Your Payout Early Withdrawal	\$10.00
Monthly Paper Statement <sup>3</sup>	\$2.00
Monthly Dormant Account <sup>4</sup>	\$5.00
Membership Closed within 90 Days	\$25.00
Non-Sufficient Funds / Courtesy Pay <sup>3,5</sup>	\$32.00
Overdraft Transfer <sup>3</sup>	\$10.00
Negative Balance Fee <sup>3,6</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-Us Check Cashing	\$5.00
Official Check	\$2.00
Check Orders <sup>3</sup>	Varies
Debit Card Replacement Fee <sup>7</sup>	\$10.00
Foreign ATM Withdrawal Fee <sup>3,8</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 Photocopy	\$10.00
Rush Bill Payments	Varies
Payment by Phone <sup>9</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>10</sup>	Up to 1%

<sup>1</sup> Waived with \$2,000 or more in combined account (checking or savings) average daily balance OR Verve credit card holder.

<sup>2</sup> Waived with \$10,000 or more in combined account (checking or savings) average daily balance OR Verve credit card holder.

<sup>3</sup> Fee or Service does not apply to Verve Essential Checking account.

<sup>4</sup> Fee charged monthly after 12 months of inactivity with an aggregate balance less than \$1,000. Waived for members 25 years old and under or any member with a Verve loan.

<sup>5</sup> 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 the result of a returned item and resubmission(s) of the returned item.

<sup>6</sup> Daily after ten consecutive calendar days. The negative balance fee will be charged on non-processing calendar days.

<sup>7</sup> Fee applies to Instant Issue or mailed debit cards replacing lost or stolen cards.

<sup>8</sup> Foreign ATMs are ATMs not owned by Verve or an affiliated organization.

<sup>9</sup> Processing fee for loan payment made through third party.

<sup>10</sup> Verve Essential Mastercard and Verve Premier Mastercard charge 1.00% of each transaction in U.S. dollars if the transaction involves a currency conversion. Verve Optimum World Mastercard does not. Verve does not charge any additional foreign fees.