

SCHEDULE OF FEES AND CHARGES

Effective 01/21/2025

Membership Share - \$5.00 Par Value



ACCOUNT SERVICES	FEE
Verve Premium Checking Monthly Service Fee ¹	\$5.00
Verve Optimum Checking Monthly Service Fee ²	\$15.00
Pick Your Payout Early Withdrawal	\$10.00
Monthly Paper Statement ³	\$2.00
Monthly Dormant Account ⁴	\$5.00
Membership Closed within 90 Days	\$25.00
Non-Sufficient Funds / Courtesy Pay ^{3,5}	\$32.00
Overdraft Transfer ³	\$10.00
Negative Balance Fee ^{3,6}	\$5.00
Collection Item	\$32.00

OTHER SERVICES	FEE
Non-Member On-Us Check Cashing	\$5.00
Official Check	\$2.00
Check Orders ³	Varies
Debit Card Replacement Fee ⁷	\$10.00
Foreign ATM Withdrawal Fee ^{3,8}	\$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 ⁹	\$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 ¹⁰	Up to 1%

For complete details, view the
**Mastercard® Guide to Benefits
 for Cardholders** by visiting
verveacu.com/mastercardbenefits.

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

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

³ Fee or Service does not apply to Verve Essential Checking account. Fee applies after four transactions.

⁴ 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.

⁵ 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.

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

⁷ Fee applies to Instant Issue or mailed debit cards replacing lost or stolen cards.

⁸ Foreign ATMs are ATMs not owned by Verve or an affiliated organization.

⁹ Processing fee for loan payment made through third party.

¹⁰ 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.