



3600 OAKLAWN BLVD, HOPEWELL, VA 23860 804-541-1473 WWW.VANTAGEPOINTFCU.ORG SECOND QUARTER 2017

**FIND IT ON OUR WEBPAGE
WWW.VANTAGE POINT FCU.ORG**

1. Important Information and updates
2. Important telephone numbers
3. The Centsables website –Kids financial education in a fun format
4. Verified by VISA website –Register your VISA cards and help protect yourself while shopping online
5. Salle Mae website – Apply for a college loan
6. Liberty Auto and Mortgage Insurance quotes
7. EZCARDINFO.COM- Allows you access to your VISA credit card account. You can receive your statement electronically, view transactions and get your balance.
8. Loan calculator – Get an estimate of payment for a loan
9. View the Newsletters
- 10 Current interest rates on loans
11. Current Dividend rates available for all our deposit accounts
- 12 Access to our Home Banking Page

THE ADVANTAGES OF HOME BANKING

1. Immediate access to all your account balances and transactions
2. The ability to transfer funds between your accounts within the same account number and between accounts that you are joint on.
3. Print copies of checks that have cleared your account
4. Access your E-Statement (Up to 18 months are retained)
5. A Link to our Bill Payment service (You must sign up separately for this service.)

**Go Electronically Green
Mother Earth Thanks you!**



WHY? CardValet



1. Access to your account information on your Android or iPhone.
2. Set up alerts for your Debit card
3. Turn your Debit card on and off –Prevents fraud
4. Set spending limits –Help yourself budget
5. Never have to call the credit union to release your card for out of state transactions

Take control of your Debit Card today
And sign up for CardValet!

**PAPER STATEMENTS NOW COST
\$1.00 PER MONTH!**

Each year the cost of postage and statement processing increases. The alternative to paper statements has been available to our members for more than 10 years. All members are eligible to receive FREE Electronic statements (E-Statements) from our Home Banking application. The cost of providing statements this way is one fourth of the cost of a paper statement. We have notified our members several times of the credit unions intention to charge for paper statements. **Effective 8/1/17** any member receiving a paper statement will have their account charged \$1.00 each month to offset the continued cost of producing and mailing a paper statement.

**FEE SCHEDULE EFFECTIVE 8/1/17
BACK PAGE FOR DETAILS**

VANTGAGE POINT FEDERAL CREDIT UNION

FEE SCHEDULE

<u>SERVICE DESCRIPTION</u>	<u>FEE FOR SERVICE</u>	
ATM (Foreign) Inquiry	\$1.00 Per Inquiry	A total of 4 free ATM transactions per month at foreign machines; withdrawals and/or inquires.
ATM (Foreign) Withdrawal	\$1.00 Per Withdrawal	(The owner of the ATM may also charge you a fee)
Account Verification / Deposit verification	\$10.00 per request	
Bill Payment Service	\$5.00 per month	Charged only if inactive for 90 days. Otherwise it's Free
Checking/Draft Reconciliation	\$10.00 Per Hour	
Club 1 Early Withdrawal	\$10.00 Per Occurrence	Vacation clubs mature on June 1 of each year
Club X Early Withdrawal	\$10.00 Per Occurrence	Christmas clubs mature October 15th each year
Copy of Check	\$5.00 Per Draft	
Dormant Account	\$10.00 Per Month	After 12 months of no activity
Excessive Share (Savings) Account Withdrawals	\$5.00 Each	Cash or Check withdrawals in excess of two per month on savings accounts will be assessed the fee.
Individual Retirement Account (IRA)	\$25.00	Fee charged for transferring IRA assets to another IRA provider
Individual Retirement Account (IRA)	\$20.00	Withdrawals prior to age 59 1/2
Overdraft Fee- By ACH, Check or Debit Card	\$30.00 Per Item	Per individual transaction
Loan Extension (skip-a-pay)	\$25.00 per loan	
Loan Late Charge	5% of Payment Amount	Minimum of \$10.00
Membership Fee	\$1.00 One Time	
Money Orders	\$2.00 Each	
Non-Member Check Cashing	\$4.00 for each check	
Paper Statement Fee	\$1.00	Per statement
Pay Day Alternative Loan application fee	\$20.00	Per application for Quick Loans
Regulation D Excessive withdrawal fee	\$5.00	Members are allowed 6 withdrawals/transfers from their savings accounts each month, of these, three (3) may be by check or cash.
Replacement ATM or Debit Plastic	\$10.00 Per Card	
Replacement PIN	\$10.00 Per Request	
Returned Check (Deposited/cashed)	\$30.00 Per Occurrence	
Share Certificate Early Withdrawal	180 Days Interest	Penalty applies whether interest has been earned/paid or not.
Statement Reprint	\$5.00 Per Statement	
Stop Payment	\$30.00 Per Draft or ACH	
Third Party Teller Check	\$5.00 Each	Payable to someone other than account owner
Visa Gift Card	\$4.95 Each	
Wire Fee (Domestic)	\$20.00 Each	
Wire Fee (Foreign)	\$50.00 Each	

Fees that are in **bold print** are changes since our last Fee Schedule update. This Fee Schedule may not include all fees. Pass through fees that are regulated are not printed here. **This Fee Schedule is effective as of 08/01/17 and is subject to change.**

Please contact the credit union for additional information. 804-541-147

We value each member relationship and have historically kept the number of fees and the amount of fees lower than the average in the marketplace. There comes a time when the cost of providing services is significant enough to merit an increase and are beyond our ability to justify passing the cost along to ALL members instead of those members who create fees by their actions or requests. When compared to other financial institutions your credit union continues to have lower and fewer fees, and will continue to work hard to maintain fees that are reasonable and fair to ALL our members.

Questions regarding fees can be directed to the President at 804-452-1121