These service charges are subject to change upon thirty (30) days prior notice, unless there is a supplier price change or a longer notice is required by law.

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### Service Charge Schedule
**Effective January 1, 2020**

So that Visions may continue providing our members with competitive savings and loan rates, users of specific services below will incur the following charges:

#### ATM & Debit Card Transaction Service Charges

- **ATM check deposit missing endorsement charge** .... $5
- **Debit card (credit/non-PIN) transaction charge** .... Free
- **Proprietary credit union-owned ATMs** .................. Free
- **Non-Visions Network ATMs**
  - First five per month ........................................ Free
  - Sixth and subsequent ATM transactions ................
    ............................................................... $1 per transaction

#### Checking Account Service Charges

- **Flex Checking**
  - .... No monthly service charge / no minimum balance
- **Flex Checking Plus**
  - With $1,000 minimum balance in checking OR $25,000 in combined balances in consumer deposits/loans .......
  - ......................................................... No monthly service charge
  - If required balances not met in any month ..............
    .................................................................... $8 per month
- **HSA Flex Checking**
  - .... No monthly service charge / no minimum balance
Overdraft/Negative Balance/Returned Check Charges

ACH incorrect account number charge ..... $10 per item
Faulty check encoding charge ................ $5 per item

**Negative Balance** (created by non-sufficient funds, ACH origination or other network withdrawal that exceeds balance) ........................................... $30

**No Bounce** (for overdrawing a checking account to include overdrawn amounts related to ACH, debit card, ATM, and check transactions) ........................................ $30

Non-sufficient funds on ACH ...................... $30
Non-sufficient funds charge (checks returned for non-sufficient funds, etc.) ......................... $30
Non-sufficient funds on Bill Payments .......... $30
Overdraft transfer charge (per share transfer) ...... $3
Returned check ............................... $30 per returned item

Service Charges

Abandoned property charge ......................... $50
Bad address service charge ..................... $10 annually
Coin redemption service ........................ Free
Contact Center assisted SmartPay (debit card, ACH) ........................................................ $10 minimum

**Copy of:**
Deposit/withdrawal receipt ........................ $2
Official check or money order ..................... $2

Foreign item deposited for collection ............... Collection or exchange charge plus $20
Inactive account (no activity in 12 months) ........... $15 per quarter
Loan advance ........................................ Free
Loan payment coupon book ........................ $8
Minimum balance ..................................... $25
Money orders ............................................ $3
Notary Public ............................................ Free
Replacement credit/debit card ........................ $10

**Service charges... continued**

**Official Check:**
From PAT/online banking .............................. Free
From phone or branch teller ($1,000 and under) .. $3
From phone or branch teller (over $1,000) ...... Free

Overnight Express Delivery .......... Overnight cost plus $5
Protest letter ................................................ $15
Record searches or special services .............. $25

**Safe Deposit Box Annual Rental**
(where available, plus applicable tax):

<table>
<thead>
<tr>
<th>Size</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 x 5</td>
<td>$24</td>
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<tr>
<td>5 x 5</td>
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<td>$44</td>
</tr>
<tr>
<td>5 x 10</td>
<td>$62</td>
</tr>
<tr>
<td>10 x 10</td>
<td>$150</td>
</tr>
</tbody>
</table>

Share certificate dividend check mailed ........ $3
Share or checking account reconciliation assistance ........................................ $20 per hour
Signature Guarantee service ........................ $5

**Statements:**
eStatement ............................................. Free
Monthly/quarterly mailed ............................ Free

**Stop Payments:**
Official check/money order/check/ACH ........... $30
Subpoena/restraining notice ........................ $75 each

**Wire Transfer (consumer):**
Outgoing domestic (U.S.) ....................... $20 per transfer
via telephone $25,000 or greater ...... $25 per transfer
Outgoing international
U.S. dollars currency ............................. $60 per transfer
Foreign currency ...................................... $45 per transfer
Incoming U.S. dollar currency
(only currency accepted) ...................... $15 per transfer