

FEE SCHEDULE DISCLOSURE

Important Account Information for Members Adopted: 4/01/2010 Amended: 1/01/2021



MONESSEN 815 Schoonmaker Ave. Monessen, PA 15062 724.684.8875 724.684.4133 fax



ROSTRAVER

100 Sara Way Rostraver Twp, PA 15012 724.929.6002 fax 724.929.6005

SHARE SERVICES - The following fees may be assessed against your account and the following transaction limitations, If any, apply to your account.

Membership	\$1.00, One Time Per Member	
Statement Copy/Account Activity	\$2.00 Each	
Deposited Item Return	\$25.00 Per Item	
Overdraft Transfer	\$5.00 Per Item	
Non Sufficient Funds (NSF)	\$30.00 Per Item	
Courtesy Pay Fee	\$30.00 Per Item	
Stop Payment	\$20.00 Per Request	
Microfilm Copy of Paid Draft	\$5.00 Per Draft	
Reopen Closed Account	\$5.00 Per Account	
NSF Requiring Phone Call for Funds	\$10.00 Per Call	
Account Reconciliation	\$30.00 Per Hour	
Account Research	\$30.00 Per Hour	
Wire Transfer- Incoming	\$20.00 Per Transfer	
Wire Transfer- Outgoing	\$40.00 Per Transfer	
Money Orders	\$1.00 Each - Up To \$500.00	
IRA Transfer to Another Financial Institution	\$25.00 Per Transfer	
Early Membership Closure - If account is closed within 90 days of opening \$20.00		
Recurring Membership Application - If account is reope	ened within 6 months\$10.00	
Garnishments/Executions Levies/Court Orders/Subpoenas	_\$100.00 + Legal Fees Incurred	

GENERAL SERVICE FEES

Paper Statement Fee		\$3.00 per mailing	
Non-Member (SR) Check Cashing Fee\$10.00 If a non-member of Valley 1st has an on-us check payable to them, we will deduct the funds immediately from said account provided the non-member has an active government issued photo ID and funds are available			
Undeliverable Statemen	t New Address Provided	\$2.00	
	No New Address Provided	\$5.00	
	Certified Mail	\$10.00	

VISA CREDIT CARD SERVICES

Late Payment	\$20.00
PIN # Replacement	\$2.00
Credit Card Replacement for Lost/Stolen	\$10.00

EFT SERVICES

Debit Card Replacement for Lost/Stolen	\$10.00
Debit Card PIN Replacement	\$2.00