

Services & Fee Schedule

Effective May 15, 2008

Account activity printout	\$3.00 each
ACH Origination fee (business).....	\$5.00 per batch
Account Balancing Assistance/Research per hour	\$25.00 per hour
ATM/Debit Card replacement fee	\$5.00 per card
ATM/Debit Card Expedited delivery fee	\$20.00
ATM transaction charges:	
Valley Bank ATM	No Charge
All others in state or out of state	\$2.00
Bill Pay – Personal accounts.....	No Charge
Bill Payer – Business Accounts	\$10.00 per month/15 pmts \$0.50 each additional bill
Bond Coupon collection expense	\$10.00 each
Business Investment Sweep.....	\$100.00 per month
Charge Back Items	\$5.00 each
Check cashing for non-customers:	
Social Security Checks.....	No Charge
All other checks	\$5.00 minimum, 2% of check
Check Supply/Printing Charge	Varies by check style
Collections (Domestic):	
Incoming/Outgoing	\$15.00 each
Collections (Foreign):	
Incoming	\$20.00 each
Outgoing	\$35.00 each
Copies of Items – (additional research fee may apply):	
checks, statements, deposit/withdrawal slips	\$3.00 each
Copies of Checks for safekeeping or imaged accounts:	
after first 5 copies per statement	\$3.50 each Plus \$25.00 per hour research fee
Dormant account fee	\$5.00
<i>This fee is charged each month in addition to other monthly service fee. Any accounts previously on a waived monthly service charge, will have this fee re-instated in addition to the monthly dormant fee. An account is dormant if for 24 months no deposits or withdrawals are made by you, no communication is received about the account from you, no communication is received about any other of your accounts from you, your account statements are returned for an incorrect address.</i>	
Drafts (Foreign & Domestic).....	\$35.00 each
Fax copies	\$5.00 for first page, \$1.00 thereafter
Foreign Bank Check / US Dollars (Processing Fee)	\$40.00 each
Foreign Bank Check / Foreign Dollars (Processing Fee).....	\$10.00 each
Foreign Currency Order Fee (Min. order of \$50.00 US value)	\$10.00 per order
Garnishments, Legal Process, Levies, Notice to Withhold and Deliver Fee	\$90.00 each

IRA Transfer Fee	\$25.00
Medallion Stamp Guarantee	\$25.00
Money Orders	\$4.00 each
Night Deposit Lock Bag with 2 keys	\$25.00 each
Night Deposit Replacement Key.....	\$5.00 each
Night Deposit Zipper Bag.....	\$5.00 each
Notary Service – Non-Customers.....	\$10.00
Official Checks.....	\$6.00 each
Gift Cheques	\$2.50 each
Overdraft – each overdraft paid or returned ¹	\$30.00
Personal Checking Account Line of Credit (PLC).....	\$35.00 annually
Photocopying.....	\$0.50 per page
Statement Cutoff (Special).....	\$3.00 each
Stop payment Fee	\$30.00 each
VISA Gift Card.....	\$5.95 each
Wire Advice.....	\$5.00 each
Wire Transfers (Domestic):	
Outgoing	\$20.00 each
Incoming	\$15.00 each
Wire Transfers (International):	
Outgoing	\$35.00 each
Incoming	\$20.00 each

Safe Deposit Boxes

Annual Rental Fee

3" x 5" x 19"	\$20.00
5" x 5" x 19"	\$40.00
3" x 10" x 19"	\$45.00
5" x 10" x 19"	\$60.00
10" x 10" x 19"	\$120.00
Safe deposit box forcible entry fee	Actual Cost
Lost Key Charge	\$10.00

¹ The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic transactions.

***VB* Valley Bank**

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