



Standard Accounts

Operational Fees & Charges

Effective 04/11/2022



Share (Savings) Accounts

Description:	Fee:	Frequency:	Note:
Balance Below \$25.00	\$5.00	Per Month	Charged as Soon as Balance Falls Below \$25.00 and Monthly Thereafter
Membership	\$3.00	One Time Fee	No Fee if Under 18, Full-Time Student, Active Duty Military
Withdrawal	\$5.00	Per Withdrawal	After Three Free Per Month

Share Draft (Checking) Accounts

Description:	Fee:	Frequency:	Note:
Copy of Check	\$5.00	Per Check	Personal Checks drawn off Vision Financial Shared Draft (Checking) Account
Dividend Checking	\$7.00	Per Month	Maintain Minimum Balance of \$300, Dividends Paid With Balance Over \$500 No fee for Students, Military or Seniors* 60 and Older
Reconcile Checking Account	\$20.00	Per Hour	In Person or Over the Phone – One hour minimum
Stop Payment on Check	\$32.00	Per Check	Stop Payment Form Required
Value Checking	\$4.00	Per Month	No minimum balance required. No Direct Deposit Required.
Premier Checking	Free	Per Month	Must have \$500 Direct Deposit Monthly, Debit Card and Be Enrolled in E-Statements \$7.00 Fee Per Month If You Do Not Meet These Requirements

Club Accounts

Description:	Fee:	Frequency:	Note:
Christmas Club	\$25.00	Per Withdrawal	Transferred to your share savings account on Nov 1 st for withdrawal
Vacation Club	\$25.00	Per Withdrawal	After One Free per Calendar Year (You Choose The Date to Withdrawal)

Debit & Credit Card Fees

Description:	Fee:	Frequency:	Note:
ATM Withdrawal	FREE	Per Use	No Fee If Used at a Cash Points ATM , Subject to ATM Owner's Fees If Not Cash Points
Duplicate/Replacement Card	\$10.00	Per Card	Debit Card -and- Visa Credit Card
Overnight Delivery	\$30.00	Per Card	Due to Card Generation, Usually Received by 3 rd Business Day (Visa Credit/Debit only)
Unblock Debit/ATM Card	\$10.00	Per Incident	After One Per Year
Visa Credit Card ATM Withdrawal	\$0.00	NONE	No Fee from Vision Financial, Subject to ATM Owner's Fees

All Accounts

Description:	Fee:	Frequency:	Note:
Access24	\$0.00	NONE	FREE 24-Hour Automated Telephone Banking Service
CARFAX Report	\$20.00	Per Report	FREE if Vehicle is Financed by Vision Financial
Check Cashing	\$5.00	Per Check	Fee Waived if Over \$100.00 in Share Account and/or Other Services
Close Account Before 90 Days	\$25.00	Per Account	If Closing Any Account Within 90 Days of Opening
Closing Overdrawn Account	\$3.00	Per Account	Forcibly closed accounts may be reported to Equifax
Copy of Teller/Credit Union Check	\$5.00	Per Check	
Fax	\$0.25	Per Page	In Person or Over the Phone
Dormant/Escheat Account	\$25.00		At Five Years of Inactivity - Reported/Sent to the State at That Time
Inactive Account	\$10.00	Per Month	Fees begin after 2 years of inactivity
Incoming Wire Transfer	\$10.00	Per Transfer	For Wires to Vision Financial Account from Another Financial Institution
Levy or Garnishment	\$50.00	Per Item	
Merchant Replacement Check	\$10.00	Per Check	For Vision Check to be Cashed and Placed in a Teller Check for Non-Member
Money Orders	\$1.50	Per Item	\$0.75 for seniors*
Non-Sufficient Funds (NSF)	\$32.00	Per Item	Returned or Honored: Check, ATM, Debit, ACH
Online Bill Pay	\$0.00	NONE	FREE Online Bill Pay for Vision Financial Checking Account Holders
Outgoing Wire Transfer	\$20.00	Per Transfer	For Wires from Vision Financial Account to Another Financial Institution
Paper Statement Copy	\$5.00	Per Item	FREE E-Statements (FREE Paper Statements for Seniors, Students, and Military)
Print Out/Account History	\$5.00	Per Month	Access on VisionNet24 (Online Banking Website) for FREE
Research Fee	\$20.00	Per Hour	One hour minimum
Return Deposited Check	\$32.00	Per Check	Not Vision Financial Check, Deposited from Another Financial Institution
Returned Mail	\$3.00	Per Item	Excludes Promotional Pieces
Stop Payment - Check, ACH	\$32.00	Per Item	Stop Payment Form Required
Stop Payment - Teller Check	\$32.00	Per Check	Only for Teller/Credit Union Checks; after 90 Days from Date of Check Issuance
Teller/Credit Union Check	\$5.00	Per Check	Payable to a third party
Text/Mobile Banking	\$0.00	NONE	FREE Text and Mobile Banking
Transfer Over Phone	\$3.00	Per Call	Transfers That Can't be Done on VisionNet24 or Access24 are FREE
Verification of Deposit/Mortgage	\$10.00	Per Item	
VisionNet24	\$0.00	NONE	FREE 24-Hour Online Banking
Withdrawal Via Mail/Check	\$1.00	Per Check	For Checks \$25.00 and Under to Be Mailed to Address on Account
Shared Branching Withdrawal	\$1.50	Per Withdrawal	For all withdrawals done at Shared Branching locations. All Withdrawals Done Separately

*Fees may be charged against the par value in your account. If a share balance is below the par value of one share and you do not increase the balance to at least the par value, we may terminate your membership. Fees may be automatically charged to your account and are subject to change.