

Real Estate/HELOC

\$100.00	Application fee
\$150.00- \$700.00	Appraisal fee (Note: Besides the value of the property, other factors may affect the cost of the appraisal such as distance, nature of property (i.e. rental) etc.) (fee varies—approx \$500-\$700)
\$500.00	Document fee
\$30.00	Flood determination
\$100.00	Processing fee
\$25.00	Real estate demand (payoff)
\$5 or 6%	Late charge: 6% of payment; \$5 minimum
\$45.00	Real estate re-conveyance
\$350.00	Real estate recording
\$100.00	Subordination fee

Escrow

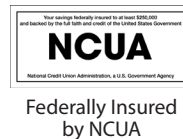
Actual fee	Refinances
Actual fee	Purchases
\$150.00	Tax service fee
Actual fee	Title insurance
\$100.00	Modification fee

Visalia
600 W Main St
Visalia, CA 93291
559.636.3084

Three Rivers
40870 Sierra Dr
Three Rivers, CA 93271
559.561.4471

Tulare
1321 N Mooney Blvd
Tulare, CA 93274
559.688.5996

ValleyOak.org



NOTE: This fee schedule is for general information purposes only. Members will receive an estimate of the fees associated with the specific loan being applied for at the time of application. All fees will be assessed at the time of service or deducted from your account. If the balance is insufficient, you will be notified to pay the required charge. The Credit Union may charge any of your accounts for any charges that are due. Any fees or charges assessed to the Credit Union for extra service or special handling of your account will be passed on to you. We reserve the right to change this fee schedule at any time. We will notify you of any changes in charges that may be imposed on any account in the normal course of business, but may not notify you of charges for extraordinary services furnished at your special request.

*Visit ValleyOak.org to find a surcharge-free ATM near you.
**Visit ValleyOak.org/Disclosures and review the REG D form.

202604-VO-FO



Fee Schedule Effective January 2026

Savings Accounts

\$25.00	Minimum deposit to open
\$5.00	New member fee (1 time)
\$5.00	Official check (1 free per month)
\$20.00	Stop payment official check fee
\$5.00	Closing account within 30 days of opening
\$2.00	REG D transfers fee (over 6 in one month)**
\$5.00	Monthly maintenance fee (Waived if daily combined share balance is \$300 or more, or loan balance is \$500 or more, or have active checking account, direct deposit or VISA. No monthly fee for Junior Shares and 55+ accounts.)
\$14.00	Non-sufficient funds item fee (\$84 per day maximum)
\$15.00	Reopening account within 90 days of closing
\$15.00	Holiday Club early account closure (no withdrawals allowed)
\$15.00	Vacation Saver early account closure (no withdrawals allowed)
\$5.00	Statement copy (per period)

Certificates

Certificate early withdrawal penalty = 6 months dividends + 1% of principal

Checking Account Options

Premium Plus Checking

\$5.00	Monthly fee
\$5.00	Official checks (2 free per month)
FREE	Box of checks (unlimited)
FREE	Live teller inquiry (unlimited)
FREE	VISA debit card transactions

e-Checking

NO	Monthly fee
\$5.00	Official checks (1 free per month)
FREE	1 box of checks upon opening
FREE	Live teller inquiry (unlimited)
FREE	VISA debit card transactions

Privilege Checking (55+)

NO	Monthly fee
FREE	2 boxes of checks per rolling year
FREE	Official checks (unlimited)
FREE	Live teller inquiry (unlimited)
FREE	VISA debit card transactions

Second Chance Checking

\$10.00	Monthly fee
\$5.00	Official checks
FREE	Live teller inquiry (unlimited)

All Checking Accounts

\$50.00	Minimum deposit to open
FREE	CU*Talk Phone System
FREE	eStatements (required with e-checking)
FREE	Home banking (required with e-checking)
\$5.00	Official check (fee based on account type and number of checks per month)
\$15.00	Closing account within 90 days
\$5.00	Copies of share drafts (2 free per month), share draft activity, or statements
\$5.00	Inactive checking account fee
\$1.00	Counter checks (per sheet)
\$14.00	Courtesy pay privilege
\$14.00	NSF item fee (\$84.00 per day maximum)
\$20.00	Stop payments (share draft or official check)
\$15.00	Re-opening account within 45 days of closure

ATM/Debit Card

FREE	Valley Oak ATM transaction fee
FREE	VISA debit card transactions
FREE	COOP ATM transaction fee
Up to 1%	International transaction fee
\$0.50	ATM balance inquiry or funds transfer (not including ATM surcharge) at out-of-network ATM*
\$1.00	ATM deposit fee (not including ATM surcharge) at out-of-network ATM*
\$1.50	ATM withdrawal fee (not including ATM surcharge) at out-of-network ATM*
\$14.00	ATM NSF
\$5.00	ATM deposit adjustment fee
\$14.00	Courtesy pay privilege (if opted in)
\$10.00	Debit card replacement fee
\$30.00	Rushed card

VISA Credit Card

\$5.00 or 2%	Cash advance fee (whichever is greater; \$50 maximum)
\$10.00	Card replacement fee
\$10.00	Late fee
\$10.00	Payment-by-phone fee
\$2.00	PIN # replacement fee
Up to \$30.00	Returned payment fee
\$50.00	Rush card / PIN # fee

See Visa disclosure for other fees

Bill Pay • A2A Transfer

\$20.00	Stop payment fee (Bill Pay)
\$14.00	NSF Fee

Loans

Actual Fee	DMV title transfer (fees may vary)
\$14.95	Representative Pay-by-Phone fee (debit/credit)
\$9.95	Online payment
\$20.00	Loan late fee (minimum charge) <ul style="list-style-type: none">• If your payment is 10 days or more late, you will pay a late charge of 6% of the payment or \$20.00, whichever is greater.
\$25.00	Non-member loan application
\$100.00	Refinancing fee (existing VOCU loan)
\$30.00	Returned payment fee
\$15.00	Lien satisfied fee
\$10.00	Online payment manual processing fee

Other Services

\$5.00	Return mail fee/Invalid address fee
FREE	Check cashing (under \$100; \$5 fee if over \$100) N/A for Jr. Share Account or Direct Deposit in Account
FREE	Coin processing for Jr. Share Accounts
FREE	Rolled-coin processing up to \$100
\$5.00	Coin processing for \$100.01-\$500 deposit
1%	Coin processing for deposit over \$500
\$30.00	Liens or levies
\$20.00	Research fee (included misrepresented disputes)/hour
\$5.00	VISA gift cards
\$10.00	Wires, incoming domestic
\$20.00	Wires, outgoing domestic
\$30.00	Wires, international (or 1% if greater; \$100 maximum)
\$35.00	Wire trace
\$5.00	Converting a member draft into an official check
\$5.00	Monthly dormancy fee

