

SERVICES

Valley Federal Credit Union offers the following services:

- Share Accounts (Savings)
- Share Draft Accounts with Over Draft & Courtesy Pay
FREE Checking
Star Checking (Monthly Fee)
- Youth Accounts (Savings)
- Individual Retirement Accounts (IRAs)
- Safe Deposit Boxes
- Certificate of Deposits
- Money Market Accounts
- Christmas club Accounts
- Wire Transfers
- Travelers' Checks
- Notary Services
- New & Used Auto Loans
- Home Equity Loans
- Personal Loans
- Consolidation Loans
- MasterCard Loans (With Reward Points)
Uchooserewards.com
- Automatic Teller Machines (ATM)-Over 750
ATMs available at Stripes Stores in Texas
- Onsite Call Center
- Bill Pay
- Mobile App
- Apple Pay
- E-Statements
- Deposit Night Drop

HISTORY

Valley Federal Credit Union is a progressive, family-oriented financial institution, 10,000 members strong. It was chartered in 1935 as only a five-member Institution in a home of one of its chartered members on Levee St. in Brownsville, TX. As the city grew, so did Valley Federal Credit Union. It wasn't long before Valley Federal Credit Union had enough members to afford a larger office at the Federal Building located on 10th and Elizabeth Street in Brownsville. The year was 1954.

In the early days, members sometimes had to wait for outstanding loans to be repaid before they could borrow money themselves. Ultimately, membership increased, so sufficient funds were deposited and available for loans without having to wait.

In 1978, 53 years after Valley Federal Credit Union was chartered, its headquarters relocated to its current site at 183 E. Price Road in Brownsville. It also gained strength from merges with County, State, and Federal employees. The charter has been amended through the years to admit small entities throughout Cameron and Willacy counties. Since 2004, we amended our charter to include the under-served of Cameron County which include those who live, work, attend school or worship in Cameron County. Throughout our long history, Valley Federal Credit Union has pioneered taking the benefits of a credit union to its members. Its future promises the same commitment to providing convenient services.

VALLEY FEDERAL CREDIT UNION
VFCU
PEOPLE HELPING PEOPLE
SINCE 1935

MAIN OFFICE
183 E. PRICE ROAD
BROWNSVILLE, TEXAS 78521
TEL: (956) 546-3108
FAX: (956) 544-5404

HARLINGEN BRANCH
1613 W. FILMORE
HARLINGEN, TEXAS 78550
TEL: (956) 425-5668
FAX: (956) 425-4320

WILLACY SERVICE CENTER
(LOCATED INSIDE THE RUAL TECHNOLOGY BUILDING)
700 FM 3168, SUITE 7
RAYMONDVILLE, TX 78580
TEL: (956) 689-9100
FAX: (956) 689-9102

LOBBY HOURS
MONDAY - THURSDAY 9AM - 4PM
FRIDAY 9AM - 6PM
DRIVE-THRU HOURS
MONDAY - FRIDAY 9AM - 6PM
SATURDAY 9AM - 1PM

VISIT US AT VFCU.NET



Online banking is made easy
with the mobile money app.

FEE SCHEDULE

Share (Savings Account Services)

Minimum balance to open	\$25.00
First 3 withdrawals per month	Free
Per withdrawal charge after 3 per month	\$2.00

Replacement Debit Card	\$5.00
Pin Replacement	\$3.00
Closed Account Fee (180 days)	\$25.00

Share Draft (Checking) Account Services

Free Checking (Minimum balance to open \$25.00)	FREE
Visa Debit Card (Initial)	FREE
(With Reward Points) Uchooserewards.com	
Replacement Card	\$5.00
Pin Replacement	\$3.00

Star Checking Account

Minimum balance to open	\$25.00
Monthly Fee	\$8.00
<i>Inquire about SUPER Benefits such as: free copies, limit 5, 1 box of standard checks, notary, up to \$20,000 Accidental Death & Dismemberment Insurance.</i>	
Personal Box of Check Charge (Varies upon order)	Closed account within 180 days (Box of checks will be billed)

Youth Account (Minor)

Minimum balance to open	\$5.00
-------------------------	--------

Money Market Account

Minimum balance to open	\$2,500.00
Monthly fee if balance is below \$2,500	\$25.00
First 3 withdrawals per month	FREE
Per withdrawal charge (After maximum of 3 per month)	\$20.00

Christmas club Account

Minimum balance to open	\$25.00
Early withdrawal penalty	\$10.00

Member Services

Online & Bill Pay Transaction	FREE
VFCU official checks (each)	\$5.00
Non-sufficient funds (NSF)	\$30.00
Charge Back checks	\$30.00
Courtesy Pay	\$30.00
Overdraft Transfer Fee	\$8.00
Money Orders (each)	\$2.55 up to \$1,000.00

Collection Items (Incoming & Outgoing) **\$10.00**

Fee Schedule (continued)

Stop Payments

VFCU Official Checks	\$30.00
ACH & Draft	\$25.00
Personal checks or ACH	\$20.00

Loan Service Fees

Extension fee	\$15.00
Loan document copies	\$10.00
Release of Lien	\$10.00
Loan research (per hour)	\$20.00

American Express

Travelers' Cheques 1% of face value

Safe Deposit Boxes

(Rental fee billed from share account in Nov.)	
3 x 10	\$55.00
5 x 10	\$75.00
10 x 10	\$95.00
Drill fee	\$25.00 + cost
Lost key	\$25.00 + cost

Telephone Account Inquiry or Transfer **\$5.00**

Returned Mail Fee **\$5.00**

Account Research Fee (per hour) **\$25.00**

Copy of VFCU Records (per item plus research fee)	
Quick Copy	\$3.00
Fax copy of check	\$6.00
E-statement fee	FREE
Mailed paper statement	\$1.00

Inactive Dormant Account Fee (after 18 months) **\$5.00**

Transactions

VFCU ATM Locations	FREE
Stripes ATMs	\$.75

ATMs NOT Owned by VFCU

Cash withdrawals	\$2.50
Balance inquiries	\$2.50
Fund transfers	\$2.50
(Third Party ATM fees may be assessed)	

ATM Research Fees

Film development fee from another financial institution is paid by the member. These costs run from \$75 to \$100 or more.

Share Certificates and IRAs

Early withdrawal penalties—Certificates less than one year. 90 days of forfeiture of interest; Certificates for one year or more: 180 days of forfeiture of interest.

Notary Services **\$5.00**

DIFFERENCES BETWEEN..

VFCU	Banks
• NOT-FOR-PROFIT FINANCIAL COOPERATIVES	• FOR-PROFIT CORPORATIONS
• TAX-EXEMPT BECAUSE NOT-FOR-PROFIT AND OWNED BY DEPOSITORS	• PAY TAXES ON PROFITS DISTRIBUTED TO OUTSIDE SHAREHOLDERS
• LOAN RATES CAPPED AT 18%	• RATES ARE UNREGULATED
• ORGANIZED TO SERVE A SPECIFIED FOM	• OPEN TO THE PUBLIC
• OWNED BY THE MEMBERS AND DEMOCRATICALLY CONTROLLED	• OWNED/CONTROLLED BY OUTSIDE STOCKHOLDERS
• FOCUS—CONSUMER LOANS AND MEMBER SAVINGS	• FOCUS ON COMMERCIAL LOANS AND ACCOUNTS
• DIVIDENDS PAID TO MEMBERS	• DIVIDENDS PAID TO STOCKHOLDERS
• VOLUNTARY BOARD MEMBERS AND COMMITTEES	• PAID BOARD OF DIRECTORS
• KNOWN FOR FAVORABLE RATES AND SERVICE	• KNOWN FOR HIGHER FEES AND LESS FAVORABLE RATES
• INSURED TO \$250,000 BY NCUASIF	• INSURED TO \$250,000 BY FDIC
• NO BAIL-OUT MONEY	• NEEDED BAIL-OUT (TARP)
• MOTIVATED TO MAXIMIZE	• MOTIVATED TO MAXIMIZE PROFITS