Fee Schedule as of September 15, 2025

Cashier's Check Fee (per Item)	$ 5
Charge Off / Collection Fee	$ 25
Chargeback Fee (per item)	$ 10
Debit Card Replacement Fee	$ 10
Dormant Account Charge (per month, if there is no activity for 12 months and balance is less than $100)	$ 5
Escheat Fee (per unclaimed account sent to the state of Tennessee)	$ 25
Foreign/Canadian Item Collection Fee	$ 25
Levy/Garnishment Fee (per levy or garnishment)	$100
Loan Payment Returned (per item)	$ 15
Overdraft or Non-sufficient Funds (NSF) Charges:	
NSF - Paid Item [1,2]	$ 33
NSF -Return Item [1,2]	$ 33
Daily Overdraft Charge[3] (per business day, beginning the 4th business day after account is overdrawn)	$5
ODP Transfer Set-up fee (to set up an automatic transfer from a linked account to cover overdrafts)	$5
Research Fee (per hour; minimum charge $25)	$25
Special Handling fee [4]	$25
Statement Re-Print fee (per statement)	$5
Statement: paper statement fee[5]	$5
Statement : front and back check images (per statement)	$2
Stop Payment fee	$34
Wire Transfer Fee: Domestic Incoming	$12
Wire Transfer Fee: International Incoming	$40
Wire Transfer Fee: Domestic Outgoing via a VB branch location (consumer and non-Online Cash Management initiated wires)	$20
Wire Transfer Fee: Domestic Outgoing via Business Online Cash Management (for business customers only, enrolled in Online Cash Management)	$15
Wire Transfer Fee: International Outgoing	$50

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External ATM Fee – This fee applies to ATMs outside our bank's network or in another country. The fee is set by the ATM operator and passed through to you. The amount varies depending on the ATM provider and location. We do not impose additional fees for external ATM use.
Customers can avoid this fee by using our bank's ATMs or MoneyPass network ATMs.

[1]This fee applies when a transaction is processed without sufficient funds in the account, resulting in an overdraft or return. Some common examples of transactions for which overdraft charges may be imposed include check, ACH transactions, ATM withdrawals, debit card or electronic payments.

No fee is charged if the account is overdrawn by less than $10.00.
The Return Item Fee is assessed for each item each time an item is presented or represented. There is no limit to the number of Returned item fees that are assessed on an item.

[2]The maximum amount of NSF charges and daily overdraft charges on consumer checking accounts is $137 per business day. *BankOn accounts* are not eligible for *Overdraft Privilege Service* and NSF Return Item fees are not charged.

[3]No daily overdraft fee is charged if the account is overdrawn less than $10.

[4]The special handling fee applies when the bank facilitates the transfer of automatic payments and checks from your previous account to your new account with us for a specified period of time.

[5] Fee applies to 'Volunteer Checking', and business deposit accounts, if not enrolled in e-statements. BankOn account has a reduced fee.