



****FEE SCHEDULE - 10-01-19**

Account Maintenance Fee - Each		Lock Box Fee - Annually	
Close an account that was open less than 6 months	25.00	3 x 5"	30.00
Dormant Account after 18 months (monthly fee)	7.50	3 x 10"	40.00
Non-member IRA (quarterly fee)	25.00	5 x 10"	50.00
Returned mail without a forwarding address	5.00	10 x 10"	75.00
Re-open an account (within 12 months)	15.00	10 x 15"	90.00
ATM Withdraw after 7 per calendar month (based on posting date) - Each	1.00	Late fee after 10 days	7.50
Certificate Penalty for Early Withdraw		Maintenance, key replacement/drilling (min)	145.00
0 - 11 months - Lesser of 180 days of interest or accrued interest		Mailing Fee - per regular envelope & single postage	2.50
12 - 24 months - Lesser of 270 days of interest or accrued interest		*Money Orders - Each	2.50
36 - 60 months - Lesser of 365 days of interest or accrued interest		Insufficient Funds Charge (NSF) - per item	35.00
Checks/Share Drafts (new or reorder)		Overdrafts	
Quoted by style of check	Varies	Transfers initiated by JCFCU	3.00
*Check Cashing for a Non-Member	7.00	Negative Balance Fee after 5th calendar day	4.00
Check Copy Fee		* Reconciliation of account or statements	25.00
Per check fee up to 10 checks each	5.00	By appointment only (per hour)	
Per check fee for 10 checks or more each	3.00	Return Check Charge - Each	
Check Withdraw		*Drawn on a third party's account at another institution	15.00
*Check Withdraw (not payable to member)	4.00	Safe Landing / Courtesy Pay Fee - per item	35.00
*Check Withdraw (payable to member - 1st one daily is free)	4.00	Shared Branch Transactions after 10 per calendar month (each based on posting date)	3.00
Official Check - Each	7.00	Skip A Pay	
Collection Item - Sent or Received	25.00	Per Loan - Max of one skip per calendar year	20.00
Copy/Fax Service	\$1.00 per page	Statement Copy - per statement	2.00
Debit Card Replacement	7.00	Stop Payment - Each	
Debit Card PIN Replacement	2.00	* Credit Union issued check (after 10 days)	30.00
Electronic Payment Collection - Each		Share Draft without funds on deposit	35.00
Member Initiated	4.99	Share Draft with funds on deposit	12.00
Credit Union Initiated	9.99	Share Draft Consecutive Series with funds on Deposit	15.00
Excessive Transfer Fee (Reg D) - Each	2.00	Visa Prepaid Cards	
Excessive Withdraw Fee - Each		Visa Gift Card	4.00
After 1 per quarter - Club Accounts only	10.00	Visa Travel Card	4.00
After 10 teller counter withdraws per month - Suffixes 1,7,8,9	5.00	Visa Travel Card - Reload	3.00
Foreign Item Processing	20.00	Wire Transfer - Each	
Judicial and Account Attachment Processing - Each	80.00	Outgoing Domestic	20.00
Loan Application Fee - Real Estate Secured - Each	35.00	Incoming Domestic	10.00
		International	50.00

*Applies to JCFCU members and Shared Branching Guests

**Subject to Change