

# JSC Federal Credit Union

## FEE SCHEDULE

EFFECTIVE NOVEMBER 14, 2016

<b>Share/Savings Account Services</b>	<b>Personal</b>	<b>Business</b>
Membership Fee	No charge	N/A
Account balance below \$5.00 ( <i>monthly</i> )	No charge	N/A
Copy of monthly or quarterly statement	\$2.00	\$2.00
Stop payment of JSC FCU check ( <i>per request</i> )	\$25.00	\$25.00
Excessive withdrawal fee ( <i>each, after second in month</i> )	\$1.00	\$1.00
Bad address fee ( <i>monthly</i> )	\$5.00	\$5.00
Early Account Closure ( <i>within 180 days</i> )	\$5.00	\$5.00
Dormant Account ( <i>collected before closing</i> )	\$5.00	\$5.00

<b>Checking Account Services</b>	<b>Personal</b>	<b>Business</b>
Monthly service charge ( <i>A monthly dividend approved by the Board will be earned on daily account balances.</i> )	No charge	No charge
Copy of cleared check	\$3.00	\$3.00
Automatic overdraft transfer ( <i>each item</i> )	\$2.00	\$2.00
Stop payment order ( <i>per request</i> )	\$25.00	\$25.00
Insufficient funds ( <i>each item</i> )	\$26.00	\$26.00
Overdrawn account	\$26.00	\$26.00
Privilege Pay	\$28.00	\$28.00
Returned item	\$26.00	\$26.00
Verification of cleared check by telephone	\$ 2.00	\$ 2.00
Research ( <i>hourly</i> )* *No research fee will be charged on an account if the error was caused by the Credit Union	\$15.00	\$15.00
Checking account balancing ( <i>hourly</i> )	\$15.00	\$15.00
Balance Inquiry by telephone	\$2.00	\$2.00
<b>Wire Services</b>		
Outgoing Domestic	\$15.00	\$15.00
Outgoing International via Fed	\$45.00	\$45.00
Amendment or tracer - International	\$20.00	\$20.00

<b>Account Services</b>	<b>Personal</b>	<b>Business</b>
Copy of cashier's or teller check	\$3.00	\$3.00
Insufficient funds Debit Card purchase	\$26.00	\$26.00
Foreign currency purchase ( <i>shipping &amp; handling fee only</i> )	\$15.00	\$15.00
Change order fee ( <i>per coin roll</i> )	\$0.10	\$0.10

<b>Check Forms</b>	<b>Personal</b>	<b>Business</b>
Check form charges will vary according to style ordered. <i>(Postage for undeliverable/ returned ordered check forms will be charged to the member's account, which can be approximately \$4.00 - \$6.00)</i>	Varies	Varies

<b>Travelers Checks</b>	<b>Personal</b>	<b>Business</b>
Traveler's checks for two	1% of total	1% of total
Gift Check	\$2.50	\$2.50

<b>Gift Cards</b>	<b>Personal</b>	<b>Business</b>
Each <i>(regardless of dollar amount)</i>	\$4.00	\$4.00

<b>Debit / ATM / Credit Cards</b>	<b>Personal</b>	<b>Business</b>
Card initially provided at no cost	No charge	No charge
Replacement <i>(each card)</i>	\$4.00	\$4.00

<b>Notary Service</b>	<b>Personal</b>	<b>Business</b>
First 3 documents <i>(up to 3 per day)</i>	No charge	No charge
Each additional document	\$1.00	\$1.00
Non-member notary work <i>(per item)</i>	\$2.00	\$2.00

<b>Coin Counter</b>	<b>Personal</b>	<b>Business</b>
Members - first \$200	No charge	No charge
Members - over \$200	5% of total	5% of total
Non-members <i>(regardless of dollar amount)</i>	10% of total	10% of total

<b>Negotiable Instruments</b>	<b>Personal</b>	<b>Business</b>
Stop payment on cashier or teller check <i>(restrictions apply)</i>	\$25.00	\$25.00
Withdrawal by check if payable to a third party	\$2.00	\$2.00
Money Orders <i>(each, regardless of dollar amount, maximum amount is \$1,000)</i>	\$1.00	\$1.00
Cashier's Check <i>(each, regardless of dollar amount)</i>	\$2.00	\$2.00

<b>Collection Services</b>	<b>Personal</b>	<b>Business</b>
Coupons and Bonuses <i>(per envelope)</i>	\$5.00	\$5.00
International Items	\$25.00	\$25.00
Insurance Drafts	\$3.00	\$3.00
Items sent for collections - Domestic	\$10.00	\$10.00

<b>Safe Deposit Boxes (Annual Rent)</b>	<b>Personal</b>	<b>Business</b>
3 x 5	\$15.00	\$15.00
3 x 10	\$30.00	\$30.00
5 x 10	\$45.00	\$45.00
10 x 10	\$90.00	\$90.00
Box drilling fee	\$175.00	\$175.00
Replace lost key fee	\$15.00	\$15.00
Emergency box drilling fee	\$210.00	\$210.00

<b>Business Accounts</b>	<b>Personal</b>	<b>Business</b>
Business Checking early closure ( <i>closed within 180 of account opening</i> )	N/A	\$25.00
Change Orders		
Per Cash Order	N/A	\$2.50
Per Cash Strap	N/A	\$0.30
Per Coin Roll	N/A	\$0.10
Incoming Wire Transfer ( <i>per incoming wire</i> )	N/A	\$5.00
Returned Item Fee ( <i>if not drawn on your own account at another institution</i> )	N/A	\$5.00
<b>Basic Business Checking</b>		
Per item fee over 150 items per month	N/A	\$0.25
<b>Business Account Plus Checking</b>		
Minimum balance fee ( <i>if balance falls below \$1,000 during the month</i> )	N/A	\$10.00
Per item fee over 200 items per month	N/A	\$0.25

<b>Electronic Services</b>	<b>Personal</b>	<b>Business</b>
Express check withdrawal through eBanking telephone banking / eBanking online banking	\$15.00	\$15.00
Check withdrawal through eBanking ( <i>each, after second in month</i> )	\$1.00	\$1.00
Balance inquiry at non-JSC FCU ATMs	\$0.25	\$0.25
ATM cash withdrawal at non-JSC FCU ATMs ( <i>first 4 at no charge</i> )	\$0.50	\$0.50
eBanking online banking external transfer ( <i>each</i> )	\$2.00	\$2.00
Credit Card payment by phone ( <i>per transaction</i> )	\$5.00	\$5.00
Online Payment Center ( <i>per transaction</i> )	\$3.00	\$3.00

<b>Bill Pay Service</b>	<b>Personal</b>	<b>Business</b>
Monthly fee ( <i>includes twenty bill payments</i> )	\$2.00	\$2.00
Each additional item	\$0.30	\$0.30
Research fee	\$28.00	\$28.00

<b>Miscellaneous Services</b>	<b>Personal</b>	<b>Business</b>
Domestic Fax	\$1.50	\$1.50
International Fax	\$3.00	\$3.00
Mortgage Verification of Deposit	\$10.00	N/A
Signature Guarantee	No charge	No charge
Garnishment <i>(additional legal fees may be assessed)</i>	\$25.00	\$25.00
Tax Levies <i>(additional legal fees may be assessed)</i>	\$25.00	\$25.00
Overnight mail <i>(FedEx)</i>	Cost to mail	Cost to mail
Temporary Checks <i>(twelve)</i>	\$5.00	\$5.00

# JSC



**FEDERAL CREDIT UNION**

[www.jsfcu.org](http://www.jsfcu.org)

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EFFECTIVE 11/14/2016