

## FEE SCHEDULE

ACCOUNT FEES	
3rd Party Official Checks	\$15.00 Each
Account Activity Printout	\$1.00 / Page
Account Reconciliation	\$10.00 / hr   1-hour minimum
Account Research	\$25.00 / hr   1-hour minimum
Account Transaction by Phone	\$3.00 Each
ACH Share Draft Return	\$25.00 / Item
ATM Transaction   <i>ATM not owned or operated by JFFCU</i>	\$1.00 Each
Bank Wire   <i>Out Going</i>	\$15.00 / Transfer
Check in Lieu of	\$15.00 Each
Check Printing	Pricing varies depending on style
Coin Machine	5% / Transaction   <i>JF Member</i> 10% / Transaction   <i>Non-Member</i>
Collection Item   <i>Out Going</i>	\$23.00 Each
Copy of Check	\$2.50 Each
Copy of Check   <i>Faxed to Member</i>	\$3.50 Each
Courtesy Pay Fee	\$25.00 / Item
Dormant Account   <i>After 1 year &amp; no activity on balances less than \$1,000</i>	\$5.00 / Month
Dispute Charge Back	\$25.00 Each
Foreign Transaction   <i>Visa Debit Card Transactions</i>	Up to 1% of each transaction in U.S. dollars
International Wire Transfer	\$35.00 / Transfer
Money Order	\$3.00 Each   <i>No dollar limit</i>
NSF (Non-Sufficient Funds)	\$25.00 / Item
Overdraft Transfer	\$5.00 / Item
Replacement ATM / Debit Card Fee**	\$7.00 / Item
Reported to Collection Agency   <i>Charge Off</i>	\$50.00 Each
Returned Item	\$5.00 / Item
Returned Item   <i>Causing Overdrawn Account</i>	\$25.00 / Item
Second Change Checking   <i>Monthly Service Fee***</i>	\$9.95 / Month w/Direct Deposit \$11.95 / Month w/o Direct Deposit
Stop Payment	\$7.00 / Check or Sequence
Stop Payment   <i>Presented for Payment</i>	\$25.00 Each
Tax Levy, Garnishment, Subpoena or Escheatment	\$50.00 / Occurrence
Temporary Checks	\$2.00 / Four checks

SHARE VALUE / MEMBERSHIP FEES	
Par Value of One Share	\$5.00
Membership Fee	\$5.00

BUSINESS SHARE DRAFT ACCOUNT FEES*	
Minimum Share Balance	\$100.00
Account Analysis Statement	\$10.00
Monthly Service Fee	\$10.00 / month   Fee waived with monthly average balance greater than or equal to \$5,000.00
Cleared Item Fee   Includes checks paid, items deposited, electronic debts / credits and online bill payment	A total of 150 free items per month. Each additional is \$0.20 / item.

SAFE DEPOSIT BOX FEES	
Size	Fee
3x5	\$25.00 / Year
3x10	\$40.00 / Year
5x10	\$55.00 / Year
10x10	\$95.00 / Year
Late Fee	\$15.00
Key Replacement	At cost
Drill Box	At cost

These fees may be assessed against your Account and the transaction limitation, if any, apply to your Account.

\*This category of fees, in addition to all others in the Fee Schedule, applies to Business Share Accounts.

\*\*Does not apply to Business Share Accounts.

\*\*\*Does not apply to Business Share Accounts or Kasasa Accounts.