

FEE SCHEDULE

ACCOUNT FEES	
3 rd Party Official Checks	\$15.00 each
Account Activity Printout	\$1.00/page
Account Reconciliation	\$10.00/hour (1 hour minimum)
Account Research	\$25.00/hour (1 hour minimum)
Account Transaction by Phone	\$3.00 each
ACH Share Draft Return	\$25.00/item
ATM Transaction (ATM not owned or operated by JFFCU)	\$1.00 each
Outgoing Bank Wire	\$15.00/transfer
Check in Lieu of	\$15.00 each
Check Printing	Prices vary depending on style
Coin Machine	5%/transaction (JF Members) 10%/transaction (Non-Member)
Collection Item (outgoing)	\$23.00 each
Copy of Check	\$2.50 each
Copy of Check – Faxed to Member	\$3.50 each
Dormant Account (After 1 year & no activity on balance less than \$1,000)	\$5.00/month
Dispute Charge Back	\$25.00 each
International Wire Transfer	\$35.00/transfer
Money Order	\$3.00 each (no dollar limit)
NSF	\$25.00/item
Overdraft	\$25.00/item
Overdraft Transfer	\$5.00/item
Replace Lost ATM**, VISA Check Card	\$5.00 each
Reported to Collection Agency (Charge Off)	\$50.00 each
Returned Item	\$5.00/item
Returned Item – Causing Overdrawn Account	\$25.00/item
Second Chance Checking – Monthly Service Fee	\$9.95/month w/Direct Deposit \$11.95/month w/o Direct Deposit
Stop Payment	\$7.00/check or sequence
Stop Payment – Presented for Payment	\$25.00 each
Tax Levy, Garnishment, Subpoena or Escheatment	\$50.00 per occurrence
Temporary Checks	\$2.00 per four checks
Foreign Transaction (VISA Debit Card Transactions)	Up to 1% of each transaction in U.S. dollars

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