

BUSINESS FEE SCHEDULE

*Fees subject to change



ATM, Debit Card & Safety Deposit Boxes	
ATM Balance Inquiry/Transfer/Withdrawal (Non-NJFCU)	\$3
Debit Card transaction resulting in below min. or negative balance on account with Reg E opt-in (can opt out)	<ul style="list-style-type: none"> • \$15 for a transaction \$0.01 to 30.00 • \$25 for a transaction \$30.01 to \$50.00 • \$35.00 for a transactions over & 50
Debit Card Replacement	\$10 per card
Safe Deposit Boxes 3x5, 3x10, 5x5, 5x10, 10x10	\$35-\$60-\$50-\$90-\$155 annual fee
Safe Deposit Box Drilling	\$150
Safe Deposit Box Late Fee	\$5
Safe Deposit Box Lost Key	\$20

Checking & Savings	
Below Min. Balance (\$500) – Basic Business Checking	\$15 per month
Below Min. Balance (\$5) – Business Membership Share	\$5 per month
Below Min. Balance (\$500) – Business Money Market	\$5 per month
Below Min. Balance (\$1,000) – Money Service Business (MSB) Checking	\$15 per month
Closed Membership Fee - if Membership is closed within the first year.	\$5
Early Withdrawal Holiday or Vacation Club	\$5
Monthly Servicing Fee for Money Service Business (MSB)	\$1,200 per month

Checks, Statements & Print Services	
Cashier's check	\$7 payable to 3rd party
Check Cashing (Non-Members) \$1,000 Limit	\$25
Check Orders (dependent on style)	Price varies
Copy of Banking Document (Statement, Check, Tax Form, etc.)	\$3 each
Money Orders	\$3
Paper Statement Fee (Avoid fee by enrolling in E-statements via online/mobile banking)	\$3.50 per statement
Temporary Check order (min 4 checks)	\$2/each

Loans	
Consumer Loan Doc Prep Fee	\$99
Loan Application Fee (First Mortgage)	\$595
Loan Late Payment Fee (Consumer Loans)	\$50 or up to 10% of loan payment amount
Skip-A-Pay (June/July/August - 1 Month Only)	\$50
Vehicle Loan Doc Prep Fee	\$149

Service Fees	
Account/Bill Pay/Subpoena Research (1 hour minimum)	\$25 per hour or court per diem
Cash Advance - Loan Payments & Deposits (New member opening deposits FREE)	\$25
ChexSystems (if NJFCU reports your account)	\$35
Coin Machine (Non-Members)	10% of amount
Courtesy Pay (share draft and electronic items)	\$35
Dormant Account (after 12 months)	\$10 per month
Escheatment (charged after 3 years of no activity)	\$100
Excessive Withdrawal Fee (6 monthly withdrawals allowed - Savings Accounts only)	\$2 per excess transaction
Foreign Items	\$35
Gift Card	\$2
Incorrect Address or Missing Address	\$10 per month
IRA Plan Termination	\$25
Levy Attachment	\$150 each
MasterCard Foreign Transaction	1.5%
Medallion Signature Guarantee (Members Only)	\$25
Returned Item for Insufficient Funds (NSF) - ACH, ATM, Debit Card Transaction, Share Draft, Deposited Items, etc.	\$35
Stop payment - Share Drafts (valid 6 mos.), ACH Item, Bill Pay Item, Cashiers Check, Money Order	\$35 each
Sweep (Overdraft Transfer) Limit 6 per Month	\$6 per transfer
Telephone Inquiries (withdrawals, balance, transfer, loan payment requests) Avoid fee by using TAP, Online and Mobile Banking	\$3 per call
Verification of Deposit (Account or Mortgage)	\$15
Wire Transfers: Domestic (incoming/outgoing)	\$15 in/\$30 out
Foreign (incoming/outgoing)	\$15 in/\$40 out
Returned Wire	\$10

Free Member Services	
Cashier check (<i>Payable to NJFCU member</i>)	FREE
e-Statements	FREE
Shared Branching (Unlimited Access)	FREE
Notary	FREE
TAP (Telephone Account Processing)	FREE
Coin Machine	FREE
Online/Mobile Banking	FREE
Online Bill Pay	FREE
Digital Wallet (Apple Pay/Samsung Wallet/Google Wallet)	FREE
Co-Op ATM Network Access (Unlimited)	FREE
CitiBank ATM Access (Branch ATM Only)	FREE