

**NJFCU Business Fee Schedule**  
Effective 11/16/2020

Description	Fee
Account research (member error) 1 hour min.	\$25 per hour
ACH Origination	\$1
ATM balance Inquiry or Withdrawal (Non-NJFCU ATM Machine – 1st 4 waived per month)	\$2 <i>NJFCU/Co-Op ATM FREE</i>
ATM Card Monthly fee (Debit Card is free)	\$2
ATM or Debit Card Replacement	\$10 per card
ATM or Debit Card Pin Replacement	\$5
ATM or MasterCard 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"> <li>• \$15 for a transaction between \$.01 to 30.00</li> <li>• \$25 for a transaction between \$30.01 to \$50.00</li> <li>• \$35.00 for transactions over \$50</li> </ul>
Auto financing fee	\$149
Below Min Balance (\$2,500) – Business Money Market	\$15 per month
Below Min Balance (\$500) – Basic Business Checking	\$15 per month
Below Min Balance (\$1,000) – MSB (Money Service Business) Checking	\$15 per month
Below Min Balance (\$500) – Non-Profit Business Checking	\$12 per month
Monthly Servicing Fee for MSB (Money Service Business) Checking <b>ONLY</b>	\$1,200 per month <i>MSB Accounts ONLY</i>
Night Depository disposable bags	\$30 per 100 bags
Night Depository key replacement	\$7
Transaction Fee – Basic Business Checking (deposits/withdrawals) 1st 199 are FREE	200+ = \$.35 each
Transaction Fee – Non-Profit Business Checking (deposits/withdrawals) 1st 300 are FREE *If average daily balance is \$10,000+ then the 1st 500 are FREE*	1st 300 FREE 301+ = \$.35 each
Bill Pay Research	\$36 per hour
Cashier check ( <i>Payable to NJFCU member FREE</i> )	\$5 payable to 3rd party <i>FREE payable to NJFCU member</i>
Certified Check	\$8
Check Cashing ( <b>NJFCU Members</b> ) <i>Avoid fee if half check amount deposited, or enough in account to cover check.</i>	1% of check amount
Check Cashing (Non-Members)	5% of check amount or \$10, which is greater
Check printing (dependent on style)	Price varies
Chex Systems (if NJFCU reports your account)	\$25
<b>Closed Membership Fee</b> - if Membership is closed within the first year.	\$25
Coin Machine (Non-Members)	10% of amount
<b>NJFCU Members - FREE</b>	<i>NJFCU members FREE</i>
Collection Item from another institution	10% of item returned
Consumer Loan documentation fee	\$99
Copy of Government reporting 1098,1099, 5498 etc.	\$6 each
Copy of share draft or Cashier Check	\$7
LMT – Licensed Money Transmitter Compliance Trans. Fee Per \$100.00 Deposited	.30 - \$0.00-\$1,000,000 .20 - \$1,000,001 - \$4,000,000,000 .40 - \$4,000,001 - OVER
Copy of a Statement or interim statement	\$5 each
Courtesy Pay (share draft and electronic items)	\$35

Description	Fee
Dormant Account (charged after 12 months of no activity on deposit accounts.)	\$10 per month
Early Closure – Holiday or Vacation Club	\$10
Escheatment (charged after 3 years of no activity)	\$100
Foreign items	\$35
Gift Card	\$2.50 each
Incorrect Address or Missing Address	\$10 per month
IRA Plan Termination	\$25
Levy attachment	\$125 each
Loan Application Fee (First Mortgage)	\$595
Loan Late Payment Fee (Consumer Loans)	\$50 or 10% of Payment Amount (greater amt.)
Medallion Signature Guarantee	\$25
Membership Abuse	\$15
Money Orders	\$3
New Membership Establishment Fee ( <b>One-time charge for setup of new Memberships</b> ) <i>Waived if opened online</i>	\$5
Notary (Non Member) <b>FREE for NJFCU members</b>	\$10
NSF- ACH, ATM, Debit, Share draft	\$35
NSF - ACH Origination	\$35
NSF – Deposited items (Deposit & Loan Paymts.)	\$35
Over the counter withdrawals 1st 10 FREE per month	\$5 per month after 1st 10 FREE
Paper Statement Fee ( <b>FREE - If all account balances, under same member # total \$250+</b> )	\$2.50 per statement <b>FREE if account balance \$250+</b>
Photocopies	\$1 per page
Regulation D Fee	\$2
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
Stop payment (Bill Pay item)	\$35
Stop payment (Share drafts & ACH) valid 6 mos.	\$25 each
Subpoena	\$25 per hr or court per diem
Sweep (overdraft transfer) limit 6 per month	\$6
TAP (Telephone Account Processing)	<b>10 FREE calls per month</b> \$.50 per call after 10
Telephone Inquiries (withdrawals, balance, transfer, loan payment requests) <i>Avoid fee by using TAP, Home Banking, Mobile Money or if you have a NJFCU loan or if total account balance(s) under same member # average a total of \$2,500+</i>	\$2 per call <i>You can avoid this fee</i>
Temporary Check order (Min of 4 checks)	\$2/each
Credit Card funded loan payments & deposits <b>Note – New member opening deposits FREE</b>	\$25
Wire Transfers: Domestic (outgoing) Foreign (outgoing)* Returned (incorrect info.) Western Union (outgoing)	\$15 in/\$30 outgoing \$40-\$100 \$10 \$20
Verification of Deposit (Account or Mortgage)	\$25
MasterCard Foreign Transaction	1%

For outgoing foreign wires, the recipient may receive less due to foreign taxes, fees, and/or currency exchange by the recipient bank.  
Fees are subject to change without notice.