

NJFCU Consumer Fee Schedule

Effective 01/16/2019

Description	Fee
Account research (member error) 1 hour min.	\$25 per hour
ACH Origination	\$1
ATM balance Inquiry or Withdrawal (Non-NJFCU ATM Machine – 1 st 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"> • \$15 for a transaction between \$.01 to 30.00 • \$25 for a transaction between \$30.01 to \$50.00 • \$35.00 for transactions over \$50
Auto financing fee	\$149
Below Min. Balance (\$500) Checking Advantage	\$7 per month
Below Min. Balance (\$100) Checking (Basic Checking-Cash Back Checking-Checking Access-Checking Plus-Faith Checking-Islamic Checking-Select Checking-St. James Checking)	\$7 per month
Below Min. Balance (\$145,000) – Maximum Money Market	\$30 per month
Below Min. Balance (\$1,000) – Money Market	\$5 per month
Below Min. Balance (\$50) - Savings Account, Kids Kash Club	\$5 per quarter
Below Min. Balance (\$100,000) – Super Money Market	\$25 per month
Below Min. Balance (\$25,000) – Ultimate Money Market	\$20 per month
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 (NJFCU Members) <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
Closed Membership Fee - if Membership is closed within the first year.	\$25
Coin Machine (Non-Members) NJFCU Members - FREE	10% of amount <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
Copy of a Statement or interim statement	\$5 each
Courtesy Pay (share draft and electronic items)	\$35
Credit Card funded loan payments & deposits Note – New member opening deposits FREE	\$20 – VISA

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	\$150 each
Loan Application Fee (First Mortgage)	\$595
Loan Late Payment Fee (Consumer Loans)	\$50 or 10% of Payment Amount (greater amnt.)
Medallion Signature Guarantee	\$25
Membership Abuse	\$15
Money Orders	\$3
New Membership Establishment Fee (One-time charge for setup of new Memberships) <i>Waived if opened online</i>	\$5
Notary (Non Member) FREE for NJFCU members	\$10
NSF - ACH, ATM, Debit, Share draft	\$35
NSF - ACH Origination	\$35
NSF – Deposited items (deposits & loan pymts)	\$35
Over the counter withdrawals <i>1st 10 FREE per month</i>	\$5 per month after <i>1st 10 FREE</i>
Paper Statement Fee (FREE - If all account balances, under same member # total \$250+)	\$2.50 per statement <i>FREE if account balance \$250+</i>
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)	<i>10 FREE calls per month</i> \$.50 per call after 10
Telephone Inquiries (withdrawals, balance, transfer, loan payment requests) <i>Avoid fee by using TAP, Online Banking, NJFCU's Mobile Application 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 4 checks)	\$2/each
Wire Transfers: Domestic incoming/outgoing	\$15 in/\$30 out
Foreign (outgoing)*	\$40-\$100
Returned (incorrect bank info.)	\$10
Western Union (outgoing)	\$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.