

# Consumer Fee Schedule



\*Fees subject to change.

## ATM & Safety Deposit Boxes

ATM balance Inquiry or Withdrawal	\$3 <b>NJFCU/Co-Op ATM FREE</b>
ATM or Debit Card Replacement	\$10 per card
ATM or Mastercard Debit Card transaction resulting in below min. or negative balance on account with Reg E opt-in (can opt out)	\$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
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

## Checks & Loan Payments

Cashier check ( <b>Payable to NJFCU member FREE</b> )	\$7 payable to 3rd party <b>FREE payable to NJFCU member</b>
Check Cashing (Non-Members)	\$10
Check printing (dependent on style)	Price varies
Chex Systems (if NJFCU reports your account)	\$25
Loan Application Fee (First Mortgage)	\$595
Loan Late Payment Fee (Consumer Loans)	\$50 or up to 10% of loan payment amount
Temporary Check order (min 4 checks)	\$2/each

## Checking & Savings Accounts

Below Min. Balance (\$100) Basic Checking	\$7 per month
Below Min. Balance (\$5) Membership Share, Kids Kash Club, Non-Div Membership Share	\$5 per month
Below Min. Balance (\$1,000) – Money Market	\$5 per month
Credit Card funded loan payments & deposits <b>Note – New member opening deposits FREE</b>	\$25 cash advance fee
Early Withdrawal Holiday or Vacation Club	\$10
Dormant Account (after 12 months)	\$10 per month

## Credit Cards, Coins, & Closings

<b>Closed Membership Fee</b> - if Membership is closed within the first year.	\$5
Coin Machine (Non-Members) <b>NJFCU Members - 3%</b>	10% of amount <b>NJFCU members 3%</b>
Collection Item from another institution	10% of item returned
IRA Plan termination	\$25

## Member Service Fees

Account research (member error) 1 hour min.	\$25 per hour
MasterCard Foreign Transaction	1%
Bill Pay Research	\$36 per hour
Escheatment (charged after 3 years of no activity)	\$100
Foreign items	\$35
Gift Card	\$3
Incorrect Address or Missing Address	\$10 per month
Levy attachment	\$150 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

## Statements, Orders & Print Services

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
Money Orders	\$3
Paper Statement Fee ( <b>FREE E-statement</b> )	\$2.50 per statement <b>FREE E-statement</b>
Photocopies	\$1 per page

## Other Service Fees

Medallion Signature Guarantee	\$25
Membership Abuse	\$15
Notary (Non Member) <b>FREE for NJFCU documents</b>	\$15 per signature
NSF- ACH, ATM, Debit, Share draft	\$35
NSF - ACH Origination	\$35
NSF – Deposited items (deposits & loan pymts)	\$35
<b>Excessive Withdrawal Fee</b> (6 monthly withdrawals allowed - Savings Accounts only)	<b>\$2</b>
Skip-A-Pay	\$50 per month
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>FREE</b>
Telephone Inquiries (withdrawals, balance, transfer, loan payment requests) <b>Avoid fee by using TAP, Online Banking, NJFCU's Mobile Application</b>	\$2 per call <b>You can avoid this fee</b>

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