

Consumer Fee Schedule



*Fees subject to change.

ATM & Safety Deposit Boxes

ATM balance Inquiry or Withdrawal	\$3 NJFCU/Co-Op ATM FREE
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 \$.01 to 30.00 • \$25 for a transaction \$30.01 to \$50.00 • \$35.00 for a transaction 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 (Payable to NJFCU member FREE)	\$7 payable to 3rd party FREE payable to NJFCU member
Check Cashing (Non-Members)	\$20
Check Orders (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 Note – New member opening deposits FREE	\$25 cash advance fee
Early Withdrawal Holiday or Vacation Club	\$10
Dormant Account (after 12 months)	\$10 per month

Coins, & Closings

Closed Membership Fee - if Membership is closed within the first year.	\$5
Coin Machine (Non-Members) NJFCU Members - 3%	10% of amount NJFCU members 3%
Membership Abuse	\$15

Consumer Loans

Consumer Loan Doc Prep Fee	\$99
Vehicle Loan Doc Prep Fee	\$149

Member Service Fees

Account research (1 hour minimum)	\$25 per hour
MasterCard Foreign Transaction	1.5%
Bill Pay Research (1 hour minimum)	\$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 (incoming/outgoing)	\$15 in/\$40 out
Returned Wire	\$10
Western Union (outgoing)	\$20
Verification of Deposit (Account or Mortgage)	\$15

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 (Avoid fee by enrolling in E-statements via online/mobile banking)	\$2.50 per statement FREE E-statement
Photocopies	\$1 per page

Other Service Fees

Medallion Signature Guarantee (Members Only)	\$25
IRA Plan termination	\$25
Notary (Non-Member)	\$15 per signature
NSF - ACH, ATM, Debit, Share draft	\$35
NSF - ACH Origination	\$35
NSF – Deposited items (deposits & loan pymts)	\$35
Excessive Withdrawal Fee (6 monthly withdrawals allowed - Savings Accounts only)	\$2 per excess transaction
Skip-A-Pay (June/July/August - 1 Month Only)	\$50
Stop payment - Bill Pay item	\$35
Stop payment - Share Drafts (valid 6 mos.) & ACH	\$25 each
Subpoena Research	\$25 per hr or court per diem
Sweep (Overdraft Transfer) limit 6 per month	\$6 per transfer
TAP (Telephone Account Processing)	FREE
Telephone Inquiries (withdrawals, balance, transfer, loan payment requests) Avoid fee by using TAP, Online and Mobile Banking	\$2 per call

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