

Journey Federal Credit Union		Approved February 19, 2019
Fee Schedule		Effective June 1, 2019
Member Statements		
	Bad Address (returned mail)	\$2.00 per item
	History Printout	\$1.00 per page
	Statement Copy	\$1.00 per page
Savings/Checking Accounts		
	Account Closing	\$5.00 (if closed within 90 days of opening)
	Bill Pay	\$2.50 per month (e-account - free)
	Business Account Fee	No Charge for less than 25 transactions/items per month
		\$25.00 per month (25 - 100 transactions/items)
		\$35.00 per month (101-200 transactions/items)
		\$50.00 per month (over 200 transactions/items)
	Check Cashing Fee	\$5.00 each
	Check Copy	\$3.00 each
	Check Printing	Varies with style
	Faxed Copy of Check	\$5.00 each
	Inactive Account Fee	\$3.00 per month (after one year of inactivity)
	Millennium Checking Account	\$10.00 per month (if account balance falls below \$500)
	Non-sufficient Funds (NSF) Item	\$29.00 each
	Overdraft Privilege (ODP) Item	\$29.00 each
	Overdraft Transfer from Savings	\$3.00 per incident
	Stop Payment	\$29.00 for individual item
	Stop Payment	\$36.00 for a series of items
	Telephone Transfers - Done Manually	\$5.00 each
Cashier Check		
	Cashier Check	\$3.00 each
Money Orders		
	Money Order - up to \$1,000	\$3.00 each
	Money Order Copy	\$18.00 Charged by Travelers Express
Visa Travel Card & Gift Cards		
	Gift Cards	\$4.00 each
	Travel Money Card	\$7.00 each
Wire Transfers		
	Domestic Wire Transfer	\$25.00 each
	Foreign Wire Transfer	\$55.00 each
	Incoming Wire	No Charge
ATM & Debit Card Services		
	ATM and Debit Card	FREE
	ATM Usage - PIN Transactions	JFCU & All Co-Op Network ATM - Free Other machines - \$3.00 per occurrence
	ATM/Debit Non-sufficient Funds (NSF)	No Charge but may be cause for loss of service
	Debit Usage - NON-PIN Trans or credit	FREE
	Replacement Card	\$5.00 each
Miscellaneous Services		
	Account Research	\$25.00 per hour - 1 hour minimum
	Fax - Send/Receive Personal Papers	\$1.00 per page
	Garnishment/Levies	\$75.00 per item
	Notary Services (Non-Member)	\$5.00
	Photocopies - Personal Papers	\$0.50 per page
	Return Items (cashed/deposited/payments)	\$29.00 per item
Loans		
	Quick Cash Loan Application Fee	\$20.00 Charged at time of application
	Late Fee - Installment Loan	\$25.00 Charged the 6 th day after payment due
	Late Fee - Overdraft Loan	\$25.00 Charged the 6 th day after payment due
	Late Fee - Secured Loan Late Fee	\$25.00 Charged the 6 th day after payment due
	Convenience Pay	\$10.00 or 3.75% of payment, whichever is greater
VISA		
	Pick-up VISA Card	\$65.00
	VISA Draft Copy	\$6.00 each
	VISA Late Fee	\$29.00 Charged the 11 th day after payment due
	VISA Replacement Card	\$5.00
REAL ESTATE		
	Appraisal (fair market value, drive-by, full appraisal)	Cost determined by Appraisal Company
	Home Equity Line of Credit Fee	\$100.00
	Late Fee – Mortgage Loan	Calculated by Lending Department
	Title Insurance	Cost determined by Title Company
	Subordination Fee	\$100.00