

**Member Statements**

Bad Address (returned mail)	\$2.00 per item
History Printout	\$1.00 per page
Monthly Statement- Mailed	\$1.00 per quarter (e-statements are free)
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
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**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	\$35.00 each
Foreign Wire Transfer	\$45.00 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 - \$2.00 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	\$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	\$15.00 Charged the 6 <sup>th</sup> day after payment due
Late Fee - Overdraft Loan	\$15.00 Charged the 6 <sup>th</sup> day after payment due
Late Fee - Secured Loan Late Fee	\$15.00 Charged the 6 <sup>th</sup> day after payment due

**VISA**

Pick-up VISA Card	\$65.00
VISA Draft Copy	\$6.00 each
VISA Late Fee	\$29.00 Charged the 11 <sup>th</sup> 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