



Effective January 1, 2027		Approved September 22, 2026	
Member Statements			
Bad Address (returned mail)		\$5.00 per item	
Transactional Fees*			
Bill Pay		\$2.50 per month (no charge for eStatement users)	
Non-sufficient Funds (NSF) Item		\$29.00 each	
Overdraft Privilege (ODP) Item		\$29.00 each	
Overdraft Transfer		\$3.00 per incident	
Savings/Checking Accounts			
Business Account Fee		50 free transactions per month; \$0.50 per transaction thereafter	
Check Cashing Fee		\$5.00 each (non-members)	
Check Printing		Varies with style	
Inactive Account Fee		\$10.00 per month (after one year of inactivity)	
Stop Payment		\$29.00 for individual item / \$36.00 for a series of items	
Payment Services			
Cashier Check		\$3.00 each	
Money Order - up to \$1,000		\$3.00 each	
Domestic Wire Transfer		\$25.00 each	
Foreign Wire Transfer		\$55.00 each	
ATM & Debit Card Services			
ATM Usage - PIN Transactions		JFCU & All Co-Op Network ATM - FREE Other machines - \$1.50 per occurrence	
Courtesy Pay for Debit Transactions		\$29.00 each	
Replacement Card		\$10.00 each	
Miscellaneous Services			
Account Research		\$25.00 per 30 minutes (30 minute minimum)	
Escheatment Fee		\$50.00 at time of escheatment	
Garnishment/Levies		\$100.00 per item	
On-Demand Posting		\$15.00 per advance	
Return Items (cashed/deposited/payments)		\$29.00 per item	
Loans			
Convenience Pay (Phone or Online Banking)		Free when paid with ACH	
		Varies by payment amount when paid with card, as follows:	
		Tier 1: \$5-499.99 = \$5.00 fee	
		Tier 2: \$500-999.99 = \$10.00 fee	
		Tier 3: \$1,000-2,499.99 = \$15.00 fee	
		Tier 4: \$2,500-3,500 = \$25.00 fee	
Quick Cash Loan Application Fee		\$20.00 Charged at time of application	
Late Fee (Installment, Overdraft, & Secured Loans)		\$25.00 Charged the 6 th day after payment due	
Credit Cards			
Mastercard Late Fee		\$29.00 or the amount of the required minimum payment, whichever is less. Charged the 11 th day after payment due	
Mastercard Replacement Card		\$10.00 each	
*The Journey Free Checking Account is not assessed transactional fees or eligible for Overdraft Privilege.			