

**SCHEDULE OF FEES (*Effective January 1, 2025*)**

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| **Fee Description:** |  **Details** | **Amount** |

***Share Savings Account Fees:\****

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| Minimum Balance Fee | $25.00 Minimum Balance Requirement | $3 per month |
| Excess Branch Withdrawal Fee | 3 free per month free | $3 per withdrawal (after 3) |
| Re-opening a share account within 6 months of closing | Per Occurrence | $50 |
| Re-opening charged-off share account  | Per Occurrence | $50 |

Share Draft Checking Account Fees:

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| Minimum Balance Fee | No Minimum Balance Requirement | $0 |
| Share Draft (Check) Printing & Shipping  | Initial box (JHFCU Custom checks) free at account opening. Charges apply for re-orders. | Pricing for check styles and shipping charges vary – ask JHFCU representative |
| Transfer From Share Savings To Cover Overdraft |  |  $2 per transaction |

ATM/Visa Debit Card Fees for JHFCU Cardholders:

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| ATM Cash Withdrawals (in network ATMs only) | Unlimited free withdrawals at in-network ATMs | In-network includes all *JHFCU* &*CO-OP Network* ATMs |
| ATM Cash Withdrawals (out of network ATMs only) | Per-withdrawal fee at out-of-network ATMs (additional surcharges charged by machine may apply) | $1.50 per withdrawal |
| Fraudulent ATM Deposit Fee | Each |  $200 |
| Replacement Card Fee | Each | $15 |
| Foreign ATM Transaction Fee | Each | 1% of transaction amount |

Miscellaneous Fees applying to Savings, Checking (Share Draft), Money Market, Bill Pay, and other accounts under one account number:

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| Expedited Bill Payment | Each | $25 for overnight mail check payment, $5 for expeditede-payment (if available for payee) |
| Photocopies - statements | Each | $5 |
| Check copies | Available images free (via online banking); fee applies for printed copiesif image obtained from JHFCU records | $3 each, after 1 free per year (no charge for checkimages obtained via online banking) |
| Stop Payment Fee (official check, share draft, or Bill Pay) | Per check or per series of share drafts (checks) | $29 |
| Insufficient Funds Deposited Items (returned check or ACH deposit) | Per presentment | $29 |
| Insufficient Funds Withdrawal Requests (by check, ATM,or other electronic means) | Per presentment | $29 |
| Courtesy Pay Overdraft (by check, ATM, or other electronic means) | Per presentment | $29 |
| Foreign Check Deposits | Each | varies - ask JHFCU representative |
| Returned Foreign Check Items | Each | varies - ask JHFCU representative |
| Incoming Wire |  | Free |
| Domestic Wire Out (Branch or Fax) | Each | $25 |
| Foreign Wire Out (Branch or Fax) | Each | $45 |
| Invalid Address, Email or Phone Number Processing Fee | Per occurrence | $10 |
| Inactivity Fee | Monthly after 18 months of inactivity | $10 |
| Dormant account fee | One-time fee after 36 months of inactivity | $10 under $50 - $20 over $50 |
| Reconciliation Assistance | Per hour | $15 |
| Account Number Change | Fee *may* be waived in fraud cases | $30 |
| Process Garnished Account | Each | $75 |
| Research Branch Share Withdrawal | Each | $10 |
| Special Currency Request | Per request | $10 |
| Overnight Mailing of Documents | Per occurrence- via UPS or FedEx | Varies - ask JHFCU representative |
| Official Check Fee | 1 free check per month | $2.50 each |
| Expedited Loan Payment Fee  | Each | $7.50 |
| Non-Member Notary Service | Per signed document | $8 |
| Non-Member On-Us Check Cashing Fee | Per On-Us Check Cashed | $10 |

Penalties For Early Withdrawals:

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| Education Savings Account | one per quarter allowed at no charge after initial term elected | $10 each (during initial 3 or 5-year term or after 1 free per quarter) |

*\*Includes Custom and Grad Student Summer Savings Account* Federally Insured by NCUA

**Please refer to the Membership Agreements and Disclosures for additional product and service details.**