

SCHEDULE OF FEES (Effective January 1, 2025)

Share Savings Account Fees*:

Fee Description:	Details	Amount
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:

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:

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:

Expedited Bill Payment	Each	\$25 for overnight mail check payment, \$5 for expedited e-payment (if available for payee)
Photocopies - statements	Each	\$5
Check copies	Available images free (via online banking); fee applies for printed copies	\$3 each, after 1 free per year (no charge for check images 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:

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)
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*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.