

SCHEDULE OF FEES (Effective July 1, 2019)

Share Savings Account Fees*:

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		\$30
Re-opening charged-off share account		\$30

Share Draft Checking Account Fees:

Minimum Balance Fee	No Minimum Balance Requirement	\$0
Share Draft (Check) Printing & Shipping WITH e-statements, Visa Debit Card, and Bill Pay services	Initial box (JHFCU Custom checks) and shipping is free	One box (JHFCU Custom Checks) free every calendar year
Share Draft (Check) Printing & Shipping WITHOUT e-statements, Visa Debit Card, and Bill Pay services	Initial box (JHFCU Custom checks) and shipping is free	Pricing for check styles and shipping charges vary – ask JHFCU representative
Transfer From Share Savings To Cover Overdraft		\$4 per transaction

ATM/Visa Debit Card Fees for JHFCU Cardholders:

ATM/Visa Debit Card Monthly fee		\$0
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
ATM Deposits	Unlimited	Free
Point of Sale (POS) w/PIN Transactions	Unlimited	Free
Balance Inquiry Fee		Free
Fraudulent ATM Deposit Fee	each	\$99
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:

Online Bill Payment	Unlimited usage	Free
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 online (via Internet Branch); fee applies if image obtained from JHFCU records	\$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		varies - ask JHFCU representative
Foreign Currency Shipment Fee (in branch pick-up)	each	\$15
Incoming Wire		Free
Domestic Wire Out (Branch or Fax)	each	\$25
Foreign Wire Out (Branch or Fax)	each	\$45
ATM Cash Limit Increase (Note: All requests are temporary & subject to JHFCU approval.)	Increases are temporary & are reduced at the close of business (on the same business day).	\$10.00 per request
Bad Address Processing Fee	one-time	\$5
Dormant account fee	after 36 months of inactivity	\$10 under \$50 - \$20 over \$50
Reconciliation Assistance	per hour	\$10
Account Number Change	Fee may be waived in fraud cases	\$30
Fee to Process Garnished Account	each	\$75
Fee to Research Branch Share Withdrawal	each	\$10
Certified Check Fee	each	\$5
Special Bill Request	per withdrawal	\$10
Overnight Mailing of Documents	per occurrence - via UPS or FedEx	varies - ask JHFCU representative
Official Check Fee	1 free check per day	\$2.50 each if same day
Loan Payoff Letter Fee (via fax)	free to mail	\$10 each
Expedited Loan Payment Fee	each	\$7.50

Penalties For Early Withdrawals:

Holiday Club Account	each - account may be closed for excessive withdrawals	\$10
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)

Credit Card Account Fees:

Statement Copies	each	\$5
Convenience Check Stop Payment Fee	per check or per series	\$29
Insufficient Funds/Returned Payment Fee	each	\$29
Foreign ATM Transaction Fee	each	1% of transaction amount

*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.