



**FEE SCHEDULE
EFFECTIVE APRIL 1, 2010**

Share Savings Account Fees

- Club Account Early Withdrawal Fee: \$10.00 per withdrawal (does not apply to Young Savers Club)
- Organizational Accounts: \$2.00 per month
- Dormant Account fee: \$5.00 per month, if no member generated activity within 12 months, 18 years of age or older, less than 1,000.00.
- Below Minimum Balance fee*: \$5.00 per month for balances under \$100.00
*(Average Daily Balance) (fee waived for members with more than one account type)
- IRA Trustee to Trustee Transfer fee: \$25.00
- Account Conversion fee: \$25.00

Money Market Share Account Fees

- Below Minimum Balance fee*: \$10.00 per month
*(If balance falls below minimum at any time during the day)
- NSF Fee: \$28.00 per item
- Excessive Check Clearing: \$15 per item for each check over 3 per month
- Below Minimum Check Amount: \$15 per item for each check under \$500.00

Share Draft Account Fees

(Applicable to Free, Interest & Senior Checking Accounts)

- Inactivity Fee (60 days): \$2.00 per month
(Applicable to free checking only and does not apply if checking acct has more than \$1,000)
- Overdraft Protection transfer fee: \$5.00 per item
- NSF and Returned/Uncollected fee: \$28.00 per item
- Courtesy Pay fee: \$28.00 per item when overdrawing account by check, ACH, check card or other electronic transactions
- Stop Payment fee:
One Check: \$28.00
Series of Checks: \$35.00
- Share Draft Printing Fee: Prices may vary
- Postdated Item Request fee: \$5.00 per request
- Draft Copy fee: \$3.00 per draft
- Certified Draft fee: \$5.00 per draft
- Return of Original Share Draft Check (available for limited time after clearing): \$5.00
- Account Reconciliation (by appointment) and/or Account Research Fee: \$20.00 per hour/ one (1) hour minimum

(Applicable to Interest Checking Accounts only)

- Below minimum Balance fee*: \$10.00 per month
*(Average Daily Balance)

Identity Verification Notice

On October 26, 2001, President Bush signed into law the USA Patriot Act. The purpose of this law is to help protect you, your family and our country from terrorism by preventing terrorist financing. We want you to know that 326 of this Act requires our credit union to verify the identity of all new credit union members. We must also verify the identity of members and nonmembers added as signatories to and have access to new or existing deposit accounts and loans. We must also retain copies of documents used to verify your identity.

If you are an existing member who joined the credit union before the USA Patriot Act rules became effective we may also need to verify and retain copies of any documents used to verify your identity when you request a new deposit account, apply for a loan or are added as a signatory to a new or existing deposit or loan account.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country. Please speak with a credit union staff member if you have any questions or concerns about our identification policies.

Other Service Fees (applicable to all accounts)

- Copy of Inquiry of a Cleared CUNJ Draft or Source of Receipt: \$2.00
- CUNJ Withdrawal Checks:
Payable to Member only: No fee
Payable to Member/Second Payee: \$3.00
- Deposit/Funds Verification Letter or Form: \$5.00
- Fax Back Request: \$7.00
- Statement Copy fee: \$5.00 per statement
- Deposited Item Return Fee: \$20.00 per item
- Wire Transfer fee:
Incoming: \$5.00
Outgoing –Domestic: \$20.00 per transfer
Outgoing –International: \$35.00 per transfer
- Western Union fee: \$20.00
- FedEx Overnight fee: \$25.00
- Money Order Fee: \$4.00 per money order
- VISA® Gift Cards: (See Visa Gift Card fee schedule)
- AMEX Traveler’s Checks fee:
For Two fee: \$1.00 per \$100.00
\$1.50 per \$100.00
- Stop Payment and/or Statedated Official Check fee: \$25.00
- Collection Per Item fee: \$15.00 minimum, fees may be higher
- Early Account Closing fee: \$25.00, if closed within six months of opening account.
- Telephone Balance Inquiries (Non-TTT) Withdrawal/Transfer fee: \$3.00
- Notary Public (Non-CUNJ Business): \$2.00 per signature fee
- Per Levies and/or Writs fee: \$100.00
- Check Cashing fee:
If check amount exceeds account balance: \$4.00
- Teller Withdrawal fee: \$2.00 per withdrawal, after four withdrawals per month free
- Bad Address/E-mail address fee: \$6.00
- Bill Pay Inactivity fee (60 days): \$5.00 per month
- History of Account Since last statement fee: \$5.00
- Escheat fee: \$75.00

Electronic Funds Transfer Fees

- CUNJ ATM Deposit Withdrawal Transfers: FREE
- Foreign ATM Withdrawals of Transfers fee: \$1.00 per transaction, over four transactions per month
- STAR® ATM Fee: \$1.00 per month
- Overdrawn Account Through ATM fee: \$28.00, (overdraft protection does not apply)
- Return ATM Deposit fee: \$10.00
- Missing Endorsement fee: \$10.00
- Statedated Check fee: \$10.00
- Non-Negotiable Items fee: \$10.00
- Empty Envelope fee: \$10.00
- PIN Mailer Request fee: \$5.00
- Non-member Check cashing fee: \$25.00
- Replacement STAR® ATM/VISA® Check Card fee: \$7.50
- Plastic Card non-activity fee: \$5.00 per month
- Foreign ATM Inquiry/Denial fee: \$0.50
- NSF for Check Card Purchase: \$28.00

The fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Fee Schedule. If you have any questions or require current fee information on your accounts, please call the Credit Union.

Federally Insured By NCUA

