

### NJFCU Consumer Fee Schedule

Effective 06/05/2019

| Description  | Fee  |
|--|--|
| Account research (member error) 1 hour min.  | \$25 per hour  |
| ACH Origination  | \$1  |
| ATM balance Inquiry or Withdrawal (Non-NJFCU ATM Machine – 1 <sup>st</sup> 4 waived per month)   | \$2<br><i>NJFCU/Co-Op ATM FREE</i>   |
| ATM Card Monthly fee (Debit Card is free)  | \$2  |
| ATM or Debit Card Replacement  | \$10 per card  |
| ATM or Debit Card Pin Replacement  | \$5  |
| ATM or MasterCard Debit Card transaction resulting in below min. or negative balance on account with Reg E opt-in (can opt-out)  | <ul style="list-style-type: none"> <li>• \$15 for a transaction between \$.01 to 30.00</li> <li>• \$25 for a transaction between \$30.01 to \$50.00</li> <li>• \$35.00 for transactions over \$50</li> </ul> |
| Auto financing fee   | \$149  |
| Below Min. Balance (\$500) Checking Advantage  | \$7 per month  |
| Below Min. Balance (\$100) Checking (Basic Checking-Cash Back Checking-Checking Access-Checking Plus-Faith Checking-Islamic Checking-Select Checking-St. James Checking) | \$7 per month  |
| Below Min. Balance (\$145,000) – Maximum Money Market  | \$30 per month   |
| Below Min. Balance (\$1,000) – Money Market  | \$5 per month  |
| Below Min. Balance (\$50) - Savings Account, Kids Kash Club  | \$5 per quarter  |
| Below Min. Balance (\$100,000) – Super Money Market  | \$25 per month   |
| Below Min. Balance (\$25,000) – Ultimate Money Market  | \$20 per month   |
| Bill Pay Research  | \$36 per hour  |
| Cashier check ( <i>Payable to NJFCU member FREE</i> )  | \$5 payable to 3rd party<br><i>FREE payable to NJFCU member</i>  |
| Certified Check  | \$8  |
| Check Cashing (NJFCU Members) <i>Avoid fee if half check amount deposited, or enough in account to cover check.</i>  | 1% of check amount   |
| Check Cashing (Non-Members)  | 5% of check amount or \$10, which is greater   |
| Check printing (dependent on style)  | Price varies   |
| Chex Systems (if NJFCU reports your account)   | \$25   |
| <b>Closed Membership Fee</b> - if Membership is closed within the first year.  | \$25   |
| Coin Machine (Non-Members)<br><b>NJFCU Members - FREE</b>  | 10% of amount<br><i>NJFCU members FREE</i>   |
| Collection Item from another institution   | 10% of item returned   |
| Consumer Loan documentation fee  | \$99   |
| Copy of Government reporting 1098,1099, 5498 etc.  | \$6 each   |
| Copy of share draft or Cashier Check   | \$7  |
| Copy of a Statement or interim statement   | \$5 each   |
| Courtesy Pay (share draft and electronic items)  | \$35   |
| Credit Card funded loan payments & deposits<br><b>Note – New member opening deposits FREE</b>  | \$25   |

| Description  | Fee   |
|--|---|
| Dormant Account (charged after 12 months of no activity on deposit accounts)   | \$10 per month  |
| Early Closure - Holiday or Vacation Club   | \$10  |
| Escheatment (charged after 3 years of no activity)   | \$100   |
| Foreign items  | \$35  |
| Gift Card  | \$2.50 each   |
| Incorrect Address or Missing Address   | \$10 per month  |
| IRA Plan Termination   | \$25  |
| Levy attachment  | \$150 each  |
| Loan Application Fee (First Mortgage)  | \$595   |
| Loan Late Payment Fee (Consumer Loans)   | \$50 or 10% of Payment Amount (greater amnt.)                 |
| Medallion Signature Guarantee  | \$25  |
| Membership Abuse   | \$15  |
| Money Orders   | \$3   |
| New Membership Establishment Fee ( <b>One-time charge for setup of new Memberships</b> )<br><i>Waived if opened online</i>   | \$5   |
| Notary (Non Member) <b>FREE for NJFCU members</b>  | \$10  |
| NSF - ACH, ATM, Debit, Share draft   | \$35  |
| NSF - ACH Origination  | \$35  |
| NSF – Deposited items (deposits & loan pymts)  | \$35  |
| Over the counter withdrawals<br><i>1<sup>st</sup> 10 FREE per month</i>  | \$5 per month after<br><i>1<sup>st</sup> 10 FREE</i>          |
| Paper Statement Fee ( <b>FREE - If all account balances, under same member # total \$250+</b> )  | \$2.50 per statement<br><i>FREE if account balance \$250+</i> |
| Photocopies  | \$1 per page  |
| Regulation D Fee (6 monthly withdrawals allowed)   | \$2   |
| Safe Deposit Boxes 3x5, 3x10, 5x5, 5x10, 10x10   | \$35-\$60-\$50-\$90-\$155 annual fee                          |
| Safe Deposit Box Drilling  | \$150   |
| Safe Deposit Box Late Fee  | \$5   |
| Safe Deposit Box Lost Key  | \$20  |
| Stop payment (Bill Pay item)   | \$35  |
| Stop payment (Share drafts & ACH) valid 6 mos.   | \$25 each   |
| Subpoena   | \$25 per hr or court per diem                                 |
| Sweep (overdraft transfer) limit 6 per month   | \$6   |
| TAP (Telephone Account Processing)   | <i>10 FREE calls per month</i><br>\$.50 per call after 10     |
| Telephone Inquiries (withdrawals, balance, transfer, loan payment requests) <i>Avoid fee by using TAP, Online Banking, NJFCU's Mobile Application or if you have a NJFCU loan or if total account balance(s) under same member # average a total of \$2,500+</i> | \$2 per call<br><i>You can avoid this fee</i>                 |
| Temporary Check order (min 4 checks)   | \$2/each  |
| Wire Transfers: Domestic incoming/outgoing   | \$15 in/\$30 out  |
| Foreign (outgoing)*  | \$40-\$100  |
| Returned (incorrect bank info.)  | \$10  |
| Western Union (outgoing)   | \$20  |
| Verification of Deposit (Account or Mortgage)  | \$25  |
| MasterCard Foreign Transaction   | 1%  |

\* For outgoing foreign wires, the recipient may receive less due to foreign taxes, fees, and/or currency exchange by the recipient bank.  
*Fees are subject to change without notice.*