



## FEE SCHEDULE EFFECTIVE MARCH 1, 2011

<b>Overdraft Fee</b> .....	\$10.00/Item
<b>Return NSF</b> .....	\$20.00/Item
<b>Stop Payment</b> .....	\$20.00 per request
<b>Share Draft Copy</b> .....	\$2.00 after 1 <sup>st</sup> two copies/month
<b>Return Deposit Item</b> .....	\$12.00/item
<b>Account History Print out</b> -	\$0.50 per page after 1 <sup>st</sup> two copies/month
<b>Wire Transfer</b> .....	\$15.00
<b>Money Order/Cashier Checks</b> .....	\$1.00/Item
<b>Visa Gift Cards</b> .....	\$2.50 per card/balances \$25-\$100 & \$3.50 per card/ balances\$105-500
<b>Visa Travel Money Card</b> -	\$3.50 per card/\$100-\$500
<b>Late Payment Fee</b> .....	4% of payment due with minimum of \$10.00 after 10 days late
<b>Skip-a-Payment Fee</b> .....	\$10.00 per loan/2 per year-per loan allowed
<b>Notary</b> .....	FREE

### Transaction Limitations

**Share Account**-\$2.00 per transaction after exceeding 6<sup>th</sup> allowable withdrawal or transfer each month. This includes automatic withdrawals for paying bills to a vendor, phone & internet transfers from one account to another, & transfers to cover overdrafts caused by check or debit. **This excludes any in person cash withdrawals and transfers at the credit union in the lobby or drive-up.**

**Share Draft Account**-\$1.00 per transaction after exceeding the 4<sup>th</sup> allowable withdrawal using your ATM card in a monthly period.

**Christmas Club**- \$20.00/withdrawal after the one allowable by JDECU on the 1<sup>st</sup> business day in November. After 3<sup>rd</sup> withdrawal, the account will be closed.

**Vacation Club**-\$10.00/withdrawal after the one allowable withdrawal is made in a 12 month period.