

FEE SCHEDULE EFFECTIVE AUGUST 1, 2009

OVERDRAFT FEE	\$10.00/Item
RETURN NSF	\$20.00/Item
STOP PAYMENT	\$20.00/Request
SHARE DRAFT COPY	\$2.00 after 1 st two copies/month
RUSH ORDER DEBIT CARD OR PIN	\$35.00/ Request
RUSH ORDER CREDIT	\$17.00/Request
WIRE TRANSFER	\$15.00/ Incoming or outgoing
MONEYORDER/CASHIER CHECK	\$1.00/Item
VISA GIFT CARDS	\$2.50 per card/\$25-\$100 \$3.50 per card/\$105-\$500
VISA Travel Money Cards	(coming soon)
NOTARY	FREE
LOAN LATE FEE (10 day grace period)	\$10.00 minimum 1.50% of payment due
CLOSE IRA ACCOUNT	\$30.00 if closed in the first year
SKIP-A-PAYMENT	\$10.00/ per loan (Two skips allowed per year. Cannot be back to back. Real estate does not qualify for skip.)
TRANSACTION LIMITATIONS: SHARE ACCOUNT	\$2.00 per transaction –after exceeding 6 th allowable withdrawal or transfer. In a monthly period, you may not make more than 6 withdrawals or transfers to another credit union account of yours or to a third party by means of preauthorized or automatic transfer or telephonic order or instruction. No more than 3 of the 6 withdrawals may be made by check, draft, debit card, or similar order to a third party. This includes automatic withdrawals for paying bills to a vendor, phone transfers from one account to another, transfers to cover overdrafts caused by a check or debit. This excludes any in person cash withdrawals at the credit union office either in the lobby or drive-up.
SHARE DRAFT ACCOUNT	\$1.00 per transaction after exceeding 4 th allowable withdrawal using your ATM card in a monthly period
CHRISTMAS CLUB ACCOUNT	\$20.00 per withdrawal after the one allowable withdrawal by JDECU on first business day on November. After the third withdrawal in one-year period, the account will be closed.
VACATION CLUB ACCOUNT	\$10.00 per withdrawal after the one allowable withdrawal is made in a 12 month period