



FEE SCHEDULE
EFFECTIVE: December 1, 2018

Complimentary Services	
e-Statements	FREE
JDECU Mobile App	FREE
Jack Daniel Distillery & Metro Moore County Government Retiree Checks	FREE Limit two boxes per year.
Online Banking	FREE
Notary	FREE
Credit Union Check (drawn off of member's account)	FREE
Fees and charges applicable to accounts	
Excess Share(Savings)Withdrawal Fee	\$2.00 each AFTER exceeding 6 th allowable withdrawal or transfer each month. This includes: preauthorized, automatic, internet transfers, telephonic transfers, or overdraft transfers to your account or to third parties.
**EXCLUDES: In-person transactions in office or drive-thru	
Excessive ATM Usage Fee	\$1.00 each AFTER 4 TH free transaction, each month
Non-sufficient funds overdraft	\$10.00 per item
Return Non-sufficient funds	\$20.00 per item
Stop Payment	\$20.00 per item
Returned deposit/payment	\$12.00 per item
Cashier's Check/Money Order	\$1.00 per item
Visa Gift Card-(\$25-\$100)	\$2.50 per card
Visa Gift Card-(\$105-\$500)	\$3.50 per card
Visa Travel Money Card	\$3.50 per card
Outgoing/Incoming Wire Transfer	\$15.00 per wire
VISA Debit & Credit Card fees	
Card Replacement	\$5 per order Excludes stolen/compromised cards
PIN Replacement (after 1 free)	\$2 per order
Rush Card/PIN Replacement	\$30.00 per order
Research & Copies	
Copy of paid Check	\$2.00 per item AFTER two free copies each month.
Copy of Statement	\$5 per copy
Copy of Transaction History	\$.50 per page AFTER 2 free printouts each month per account.
Safe Deposit Box fees:	
3x10 box	\$30 per year
5x10 box	\$45 per year
10x10 box	\$75 per year
Lost key	At cost, please contact Credit Union.
Box drilling	At cost, please contact Credit Union.
Club Accounts	
Christmas Club (Allowable withdrawal -1 st Business day in November)	\$20.00 per manual withdrawal. After 3 rd withdrawal per year, the account will be closed
Vacation Club (Allowable withdrawal-1 st business day in June)	\$20.00 per manual withdrawal \$20.00 early closing fee
Loan Accounts	
Late Payment	4% of the payment due/\$10.00 minimum
Skip-a-Payments	\$10.00 per loan 2 skips allowed per loan each year
Individual Retirement Accounts	
Early Closing of IRA (within 1 st year of opening)	\$30.00