



FEDERAL CREDIT UNION

1601 Cedar Street
Millville, NJ 08332

FEE SCHEDULE 1/01/18

Account Research per hour	\$25.00
ATM/Check card re-order	\$15.00
ATM/Visa check card deactivation	\$10.00
Copy of Sharedraft	\$5.00
CD Fees (Money cannot be withdrawn until beginning of new month)	
3 Months 1 month of interest	
6 Months 2 months interest	
12 months 3 months interest	
24 months 6 months interest	
30 months 6 months interest	
36 months 8 months interest	
48 months 10 Months interest	
60 months 12 Months interest	
Deposited Items returned unpaid	\$20.00
Early withdrawal fee Holiday Accounts	\$15.00
Early withdrawal fee (shares); closed within first 6 months	\$25.00
Early withdrawal (IRA Account); closed within first 6 months	\$100.00 +
	1% of account balance
Closed IRA Account after 6 months	\$200.00+
	1% of account balance
Legal process fee (per item)	\$5.00
Levies and Liens	\$20.00
Check Cashing Fee (Not enough funds available to cover check and fees)	\$5.00
Money order	.75
Gift Card Fee	3.50
Cashiers Check	\$0.75
Returned Check Fee	\$20.00
Courtesy Pay Fee	\$30.00
Non-sufficient funds (share draft) each	\$20.00



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Non-sufficient funds (ATM/Visa check card)	\$20.00
Non-sufficient funds (preauthorized withdrawals)	\$20.00
Vehicle Re-possession Fee	\$400.00
Re-Possessed auto Storage Fee	\$30.00/Day
Outgoing wires (within USA)	\$20.00
Copy of full statement (per page)	\$1.00 Min \$5.00
Returned mail fee (per month your error)	\$2.00
Stop payment (all items) each	\$10.00
Regulation "D" over allowance fee (each)	\$1.00
Verification of credit or deposit	\$5.00
Inactivity fee (Excluding IRA)	\$60.00
Fee For Credit Report	\$8.00
Foreign ATM Withdrawal Fee	\$.75
Foreign ATM Inquiry	\$.25
Debit Card Fraud Fee	
	Total Amount 50.00
ATM Pin Transaction Fraud	You are responsible for all PIN Fraud
Home Equity Fee Loans greater than \$25,000.00	\$450.00
Home Equity Fee Loans Less than \$25,000.00	\$700.00
Home Equity Re-Finance	\$250.00
Monthly Paper Statement Fee Under Age 55	\$1.00
ATM Manual Dial FEE Imposed by processor	\$1.75

- * If a member's account falls below \$25.00 and 2 or more statements are returned for incorrect address and no current address is known, the account shall be closed and charged a below minimum account balance fee of \$25.00 or current account balance.
- ** If a members account balance falls below \$25.00 and there has been no activity in more than 120 days, the account will be charged an inactivity fee of \$25.00 or current balance.
- *** If a members account is inactive (except for IRA accounts) for more than 1 year there will be a \$60.00 per year Fee or the balance in the account.
- **** If the Processor has to call you manually because you did not authorize an electronic call.

NOTE: All inactivity fees will be returned if the member notifies the credit union that they wish to become an active member again, and they qualify under current regulations.