



South Jersey
Federal Credit Union
Fees & Charges

Effective January 1, 2011

1615 Hurffville Road,
PO Box 5530, Deptford, NJ 08096
800-582-7640 • www.SouthJerseyFCU.com

FEE SCHEDULE

Christmas Club Account Fees

- Account Withdrawal Fee 10% of Amount
Withdrawn, Minimum
withdrawal is \$250

Vacation Club Account Fees

- Account Withdrawal Fee 10% of Amount
Withdrawn, Minimum
withdrawal is \$250

Statement Savings Account Fees

- Excess Withdrawal Fee
Credit Union Assisted \$3 /Withdrawal
For each withdrawal
in excess of 12 per
year

Money Market Account Fees

- Service Fee \$10 /Month
If minimum daily
balance is not met

Checking Account Fees

- NSF Fee \$30 /Item
- Uncollected Funds \$30 /Item
- Stop Payment Fee \$25 /Request
- Overdraft Transfer Fee
From Savings Account \$7 /Transfer
\$50 increments
- Statement History \$3 /Statement
- Microfilm Copy of Check \$5 /Copy

Other Service Fees

- Account Reconciliation \$15 /Hour
- Account Research \$15 /Hour
- Statement Copy \$3 /Copy
- Deposited Item Return Fee \$10 /Item
- Wire Transfer Fee (Incoming) \$0 /Transfer
- Wire Transfer Fee (Outgoing) \$15 /Transfer
- Money Order \$2 /Money Order
- Legal Process Fee \$40
- Domestic Western Union \$30 /Transfer
- Foreign Western Union
(under \$500) \$40 /Transfer
- Foreign Western Union
(over \$500) \$30 /Transfer plus 2%
of amount transferred
- Check Cashing Fee \$3
- Returned Statement Fee \$7 /per statement period
- Credit Card Replacement Fee \$7

Other Service Fees (Cont'd)

- Official Check Stop Payment \$25 /Check
- Microfilm Copy of Official Check \$5 /Check
- Inactive Account Fee \$5 /Month after one
year and account under
\$500 , no loan or credit
card, and is not a minor
- ATM/Visa Debit Card Replacement Fee \$7
- ATM/Visa Debit Card/ Rush Fee \$30

Membership Fee

- Membership Fee \$10
- Membership Fee Under Age 18 \$0

ATM Fees

- SJFCU ATM's
- Inquiry \$0
- Transfer \$0
- Withdrawal \$0

Foreign ATM's - STAR Network

- Inquiry \$0.50 ea
- Transfer \$0
- Withdrawal (1-6) \$0.50 ea
- Withdrawal (7 or more) \$1 ea

Foreign ATM's - PLUS Network

- Inquiry \$1
- Transfer \$0
- Withdrawal (1-6) \$1.00 ea
- Withdrawal (7 or more) \$1.50 ea

Bill Pay Non-Use

- Inactive 60 days \$4.95/Month

eBanking

- Usage fee \$0
- Inactive 90 days or more \$1.00/Month
- eStatement Opt Out \$1/per paper statement

Visa Gift Card

- Purchase up to \$500 \$2.95

Official Check

- Withdrawal Payable to a Third Party \$3