



South Jersey
Federal Credit Union
FEES & CHARGES

Effective January 13, 2021

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

Insured by NCUA

FEE SCHEDULE

Membership

- Initial Membership.....\$10
- Membership under age 18..... FREE

Club Accounts

Educator's Club

- Account Transfer or Withdrawal..... \$10 per transaction

Holiday or Vacation Club

- Account Withdrawal Fee..... 10% of amount withdrawn, minimum withdrawal is \$250
- Failure to complete minimum balance of \$250.....\$10

Progressive Money Market Account

- Service Fee..... \$10/Month balance below \$1,500

ATM Transactions

SJFCU ATM's

- Inquiry..... FREE
- Transfer..... FREE
- Withdrawal..... FREE

Out-Of-Network AllPoint ATM's

- Inquiry..... \$1.50 each
- Transfer..... FREE
- Withdrawal..... \$1.50 each

General Services

- Account Research..... \$30/hour
- Bad Address..... \$5/month
- Deposited item returned.....\$30/item
- Duplicate Lien Release..... \$5
- Escheatment..... \$100/account
- Inactive Account¹..... \$10/month after 12 months of no activity
- Inactive IRA Account².....\$25/annual
- Legal Process Fee..... \$100/Request
- Member Check Cashing.....\$5 each
- Money Order.....\$3 each
- Non-Member Check Cashing..... \$10 each
- Statement Copy.....\$5 each

Checking Accounts

- Paper Statement Fee..... \$2.50
- Non-sufficient Funds.....\$35/item
- Uncollected Funds.....\$35/item
- Stop Payment..... \$35 each
- Overdraft transfer from Savings Account.....\$7 each \$25 increment
- Statement History.....\$5 statement
- Copy of Check.....\$5 copy
- Courtesy Pay.....See Chart

Amount	Fee
\$0.01 - \$1.99	No Fee
\$2.00 - \$4.99	\$10.00
\$5.00 - \$9.99	\$15.00
\$10.00 - \$19.99	\$25.00
\$20.00 - Above	\$35.00

Wire Transfers

- Incoming..... \$10 each
- Outgoing..... \$25 each
- International.....See Chart

Transfer Amount	Fee
\$0.01 - \$999.99	\$50
\$1,000.00 - \$9,999.99	\$100
\$10,000.00 - Over	\$250

eBanking

- Inactive 180 Days..... \$3/month
- Paper Statement..... FREE

Bill Pay

- Inactive 180 Days..... \$5/month
- Copy of Check.....\$5 each
- Stop Payment..... \$35 each

Visa Gift Cards

- Gift Card Purchase up to \$1000.....\$3/each
- Gift Card Replacement.....\$5

Reloadable Visa Prepaid Debit Cards

- Purchase.....\$5 each
- Purchase Secondary Card³..... \$2.50 each
- Reload in Branch.....\$2 each
- Reload by Direct Deposit..... FREE
- Replacement..... \$9.95

Visa Credit Cards

- Replacement.....\$10
- Rush Replacement.....\$30

Visa Debit Card

- Replacement.....\$10
- Rush Replacement.....\$30

ATM Card

- Replacement.....\$10
- Rush Replacement.....\$30

EZ Pay

- Online Loan Payment..... FREE
- Pay by Phone.....\$10

¹Fee assessed after 12 months of inactivity with balance under \$500, with no loan or credit card and account holder is over 18.

²Annual fee after one year and balance under \$500

³Up to two additional cards per account