



South Jersey
Federal Credit Union
Fees & Charges

Effective September 21, 2017

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

FEE SCHEDULE

Educator's Club Account Fees

- Account Transfer or Withdrawal Fee \$10 per transfer or withdrawal

Christmas Club Account Fees

- Account Withdrawal Fee 10% of Amount Withdrawn, Minimum withdrawal is \$250
- Failure to complete minimum Club of \$250 \$5

Vacation Club Account Fees

- Account Withdrawal Fee 10% of Amount Withdrawn, Minimum withdrawal is \$250
- Failure to complete minimum Club of \$250 \$5

Statement Savings Account Fees

- Excess Withdrawal Fee \$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 maintained

Other Service Fees

- Escheat Fee \$100/Account
- Account Research \$30 /Hour
- Statement Copy \$5 /Copy
- Deposited Item Return Fee \$20 /Item
- Wire Transfer Fee (Incoming) \$10 /Per Wire
- Wire Transfer Fee (Outgoing) \$20 /Per Wire
- Wire Transfer Fee (International) \$50 for Amounts \$0.01 to \$999.99
\$100 for Amounts \$1,000 to \$9,999.99
\$250 for Amounts \$10,000.00 and over
\$2 /Money Order
\$100/Request
- Money Order \$3/Item
- Legal Process Fee \$10
- Check Cashing Fee \$30
- Credit Card Replacement Fee \$30 /Check
- Credit Card Rush Replacement Fee \$5 /Check
- Official Check Stop Payment \$10 /Month after 12 months and account under \$500, no loan or credit card, and is not a minor.
- Copy of Official Check
- Inactive Account Fee

- Inactive IRA Account Fee \$25 /Annual after one year and account under \$500.
- ATM/Visa Debit Card Replacement Fee \$10
- ATM/Visa Debit Card Rush Replacement Fee \$30

Membership Fee

- Initial Membership Fee \$10
- Membership Fee Under Age 18 FREE

ATM Fees

- SJFCU ATM's
- Inquiry FREE
 - Transfer FREE
 - Withdrawal FREE

Foreign ATM's - STAR Network

- Inquiry \$0.50 each
- Transfer FREE
- Withdrawal (1-6 per month) \$0.50 each
- Withdrawal (7 or more per month) \$1 each

Foreign ATM's - PLUS Network

- Inquiry \$1
- Transfer FREE
- Withdrawal (1-6 per month) \$1 each
- Withdrawal (7 or more per month) \$1.50 each

Bill Pay

- Inactive 180 days \$5 /Month
- Copy of Check \$5
- Stop Payment \$30

eBanking

- Inactive 180 days \$1 /Month
- Paper Statement \$3 /Statement

Visa Gift Card

- Purchase up to \$500 \$2.95

Official Check

- Withdrawal Payable to a Third Party \$3

Checking Account Fees

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