



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](http://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- Account Withdrawal Fee 10% of Amount Withdrawn, Minimum withdrawal is \$250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- Account Withdrawal Fee 10% of Amount Withdrawn, Minimum withdrawal is \$250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
- Money Order \$2/Money Order
- Legal Process Fee \$100/Request
- Check Cashing Fee \$3/Item
- Credit Card Replacement Fee \$10
- Credit Card Rush Replacement Fee \$30
- Official Check Stop Payment \$30/Check
- Copy of Official Check \$5/Check
- Inactive Account Fee \$10/Month after 12 months and account under \$500, no loan or credit card, and is not a minor.

- 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