



South Jersey
Federal Credit Union
Fees & Charges

Effective August 15, 2018

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

Club Account Fees

- Account Withdrawal Fee.....10% of Amount Withdrawn, Minimum Withdrawal is \$250
- Failure to Complete Minimum Club of \$250.....\$10

Money Market Account Fees

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

Other Service Fees

- Account Research.....\$30/Hour
 - ATM/Visa Debit Card Replacement Fee.....\$10
 - ATM/Visa Debit Card Rush Replacement Fee.....\$30
 - Bad Address Fee.....\$5/month
 - Copy of Official Check.....\$5/Check
 - Credit Card Replacement Fee.....\$10
 - Credit Card Rush Replacement Fee.....\$30
 - Deposited Item Return Fee.....\$30
 - Duplicate Lien Release.....\$5
 - Escheat Fee.....\$100/Account
 - 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
 - Legal Process Fee.....\$100/Request
 - Member Check Cashing Fee.....\$5/Item
 - Money Order.....\$3/Money Order
 - Non-Member Check Cashing Fee.....\$10/Item
 - Official Check Stop Payment.....\$35/Check
 - Statement Copy.....\$5/Copy
 - Wire Transfer Fee (Incoming).....\$10/Wire
 - Wire Transfer Fee (Outgoing).....\$25/Wire
 - Wire Transfer Fee (International).....\$50 for Amounts \$0.01 to \$999.99
- \$100 for Amounts
\$1,000.00 to
\$9,999.99
- \$250 for Amounts
\$10,000.00 and over

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

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

Bill Pay

- Inactive 180 days.....\$5/Month
- Copy of Check.....\$5
- Stop Payment.....\$35

eBanking

- Inactive 180 days.....\$3/Month
- Paper Statement.....\$5/Statement

Visa Gift Card

- Purchase up to \$1,000.....\$3/card

Official Check

- Withdrawal Payable to a Third Party.....\$5

Checking Account Fees

- Non-Sufficient Funds Fee.....\$35/Item
- Uncollected Funds.....\$35/Item
- Stop Payment Fee.....\$35/Request
- Overdraft Transfer Fee From Savings Account in \$25 increments.....\$7/Transfer
- Statement History.....\$5/Statement
- Copy of Check.....\$5/Copy
- Courtesy Pay.....\$35/item