



South Jersey  
Federal Credit Union  
Fees & Charges

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*Effective August 1, 2010*

1615 Hurffville Road,  
PO Box 5530, Deptford, NJ 08096  
800-582-7640 • [www.SouthJerseyFCU.com](http://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Withdrawn, Minimum  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Withdrawn, Minimum  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

### 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 \$5
- 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 in any month after  
introductory period \$4.95

### eBanking Non-Use

- Inactive 90 days or more \$1.00/month

### Visa Gift Card

- Purchase up to \$500 \$2.95

### Official Check

- Withdrawal Payable to a Third Party \$3