

Journey Federal Credit Union		Approved December 19, 2023
Fee Schedule		Effective March 1, 2024
Member Statements		
	Bad Address (returned mail)	\$5.00 per item
Savings/Checking Accounts		
	Bill Pay	\$2.50 per month (no charge for eStatement users)
	Business Account Fee	50 free transactions per month - \$0.50 per transaction thereafter
	Check Cashing Fee	\$5.00 each (non-members)
	Check Printing	Varies with style
	Inactive Account Fee	\$10.00 per month (after one year of inactivity)
	Non-sufficient Funds (NSF) Item	\$29.00 each
	Overdraft Privilege (ODP) Item	\$29.00 each
	Overdraft Transfer	\$3.00 per incident
	Stop Payment	\$29.00 for individual item / \$36.00 for a series of items
Cashier Check		
	Cashier Check	\$3.00 each
Money Orders		
	Money Order - up to \$1,000	\$3.00 each
Wire Transfers		
	Domestic Wire Transfer	\$25.00 each
	Foreign Wire Transfer	\$55.00 each
ATM & Debit Card Services		
	ATM Usage - PIN Transactions	JFCU & All Co-Op Network ATM - FREE Other machines - \$1.50 per occurrence
	Courtesy Pay for Debit Transactions	\$29.00 each
	Replacement Card	\$10.00 each
Miscellaneous Services		
	Account Research	\$25.00 per 30 minutes (30 minute min.)
	Garnishment/Levies	\$100.00 per item
	On-Demand Posting	\$15.00 per advance
	Return Items (cashed/deposited/payments)	\$29.00 per item
Loans		
	Convenience Pay (Phone or Online Banking)	Varies by payment amount (\$3.60 min. to \$72.50 max. per item)
	Quick Cash Loan Application Fee	\$20.00 Charged at time of application
	Late Fee (Installment, Overdraft, & Secured Loans)	\$25.00 Charged the 6 th day after payment due
VISA Credit Cards		
	VISA Late Fee	\$29.00 Charged the 11 th day after payment due
	VISA Replacement Card	\$10.00 each
Real Estate		
	Appraisal (fair market value, drive-by, full appraisal)	Cost determined by Appraisal Company
	Home Equity Line of Credit Fee	\$100.00
	Late Fee – Mortgage Loan	Calculated by Lending Department
	Subordination Fee	\$100.00
	Title Insurance	Cost determined by Title Company