

Jackson Area Federal Credit Union

Serving the Jackson area and beyond...

Fee Schedule

Effective July 1, 2017

All Accounts

Returned Deposit Item.....	\$30.00 ea
NSF fee for share accounts.....	\$30.00 ea
Stop Payment Fee	\$30.00 ea
Statement Photo copy/history printout.....	\$5.00 per page
Account Research (one hr min).....	\$25.00 per hr
Bad address fee.....	\$10.00
Official check fee.....	\$5.00 each
Replacement ATM/Debit Card (each card).....	\$20.00
Replacement PIN for ATM/Debit card.....	\$5.00 each PIN
Affidavit processing fee (per affidavit)	\$20.00
ATM/Debit card abuse fee.....	\$20.00
Verification of deposit fee.....	\$10.00
ATM/Debit card transaction fee.....	\$1.00
(foreign machines)	
External Payment Processing fee.....	\$10.00
(Phone-In-House)	
*Account Inquiry Fee.....	\$5.00 per call

Regular Share Accounts (Savings)

Regular Share Account (Savings):	
Inactive/Dormant account fee.....	\$25.00 per month
(for accounts with no activity in 12 months)	
Close Account Fee.....	\$25.00
(if member closes account within 90 days of opening)	
Re-Open account fee.....	\$15.00
(if member wants to open within 6 months of closing)	
Excessive withdrawal fee.....	\$5.00/withdrawal
(Assessed after 2 teller over-the-counter withdrawals in a month. Does not apply to ATM/Debit card or share draft account withdrawals)	

Share Draft Accounts

NSF fee for share drafts.....	\$30.00 ea
Share draft stop payment fee.....	\$30.00 ea
Share draft photocopy fee (each copy).....	\$10.00
Share draft reconciliation fee.....	\$25.00 per hr
Share draft overdraft transfer fee.....	\$5.00 ea
NSF for automated payments.....	\$30.00 ea
Share Draft No Account Activity in 90 days & balance is under \$100.00	\$5.00 per mo
Check printing fee varies according to members style & quantity	

General Fees

Money Orders.....	\$2.00 ea
Prepaid Reloadable Debit Card.....	\$10.00
Wire Transfers:	
Incoming.....	\$20.00 ea
Outgoing.....	\$20.00 ea
International.....	\$50.00 ea
Title Fee.....	\$9.00 ea
Boat, Motor, Trailer titling fee.....	Up to \$47.70
per unit titled	
Christmas Club (per withdrawal).....	\$5.00 ea
Safe Deposit box rental (annual fee)	
3x5.....	\$20.00 annually
3x10.....	\$35.00 annually
5x10.....	\$50.00 annually
Safe Deposit box drilling & key replacement.....	\$100.00
Incoming Garnishment/Levy Fee.....	\$100.00

Loans

Late Payment.....	5.00% of payment due after 10 days
Forced Place Insurance Processing Fee.....	\$10.00
(each occurrence)	

Visa

Lost/Stolen card replacement.....	\$20.00
Return check fee.....	\$30.00
Late fee on the 6th day after the due date.....	\$30.00

*Due to increased account fraud & identity theft, Jackson Area Federal Credit Union will not provide account information "live" via the telephone that can be obtained via secure automated account service "total teller" or home banking service.

