



Business

Fee and Service Charge Schedule

JDCU.com
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Checking Account Options

Community Checking

Monthly Service Charge Per Statement Cycle	None
Activity Charges Per Statement Cycle:	
First 150 Transactions ¹	FREE
151 or More Transactions ¹	\$0.30 ea.

Build Checking

Monthly Service Charge Per Statement Cycle	\$10.00
Activity Charges Per Statement Cycle:	
First 300 Transactions ¹	FREE
301 or More Transactions ¹	\$0.30 ea.

BuildStrong Checking

Monthly Service Charge Per Statement Cycle ²	\$20.00
Activity Charges Per Statement Cycle:	
Unlimited Number of Transactions	FREE

Checks & Money Orders

Money Orders	\$2.00 ea.
Treasurer's Checks:	
Payable to members	FREE
Payable to third party	\$5.00 ea.

ATM/Debit Card Fees

Transactions at Jeanne D'Arc ATMs	FREE
ATM Service Fee (Non-Jeanne D'Arc ATMs) ³	\$1.50 ea.
Rush Replacement ATM or Debit Card	\$20.00 ea.
Debit Card Replacement	\$10.00 ea.

Wires

Outgoing Domestic	\$20.00 ea.
Outgoing International	\$40.00 ea.
Incoming (Domestic & International)	\$10.00 ea.

Online Services

Online Banking, eStatements	FREE
Online Bill Pay	FREE
Expedited Bill Payment ⁴ :	
Paper Check Payment	\$25.00
Electronic Payment	\$5.00
Money Compass	\$6.99 per month

¹Transactions include: All Credits, Debits, Deposited Items and Checks Paid, over the counter or via electronic processing.

²The monthly charge is waived with a minimum daily balance of \$50,000.00 and above.

³This fee is charged per transaction, aggregated per day, and charged against the account in total once on the date it occurs.

⁴Expedited payment options are determined by payee. Some payees do not provide an expedited bill payment option.

Account Fees

Stop Payment Fee	\$25.00 ea.
Deposited Items Returned	\$10.00 ea.

Overdraft Services

Overdraft Savings Transfer Fee	\$7.50 per day
Returned Items (Insufficient Funds, Uncollected Funds, Held Funds)	\$30.00 ea.

Miscellaneous Fees & Charges

Account Research/Balancing	\$35.00 per hour
Checking Account Inactivity (After 12 Months)	\$10.00 per month
Check Printing - Prices Vary on Style and Quantity Ordered	
Coin and Currency	\$5.00 per order
Coin received	\$1.00 per \$100.00
Early Account Closing (Within 6 Months of Opening)	\$25.00 ea.
Foreign Check Collection	\$20.00 ea.
International Exchange Fee	1% of debit card POS transaction
Loan Transfer (Insufficient Funds)	\$30.00 ea.
Signature Guarantee (Members)	FREE
Statement Copy	\$5.00 per statement
Tax Levy/Attachment	\$50.00 ea.
Unclaimed Property	\$30.00 ea.

Member Perks:

Community Checking	\$5.99 per month
Build Checking	FREE
BuildStrong Checking	FREE

Deposit Bags- Prices Vary on Quantities ordered

Over the Counter Deposit Bags	\$1.00 ea.
Night Deposit Key Replacement	\$10.00 ea.

Notary Public:

Members	FREE
Non-Members	\$1.25 per document

SEP Retirement Accounts:

IRA Transfer	\$25.00 ea.
IRA Early Closeout (Within 6 Months)	\$25.00 ea.