



Consumer (18 & Under/65 & Over)

Fee and Service Charge Schedule

JDCU.com
978.452.5001
877-604-5328

Checking Account Options

StartStrong Checking

Service Charge Per Statement Cycle	N/A
First Check Order of Standard Check Styles	FREE

Senior Premier Checking

Monthly service charge	No charge
First Check Order of Standard Check Styles	FREE

MoneyStrong Checking

Service Charge Per Statement Cycle	\$10.00 per month
First Check Order of Standard Check Styles	FREE

Checks & Money Orders

Money Orders	No charge
Treasurer's Checks:	
Payable to members	FREE
Payable to third party	No charge
Check Printing- Credit Union Basic Style	FREE

ATM/Debit Card Fees

Transactions at Jeanne D'Arc ATMs	FREE
Jeanne D'Arc Debit Card Point of Sale Transactions	FREE
ATM Service Fee (Non-Jeanne D'Arc ATMs) ² :	
8 Withdrawals Per Month	FREE
9 or More Withdrawals Per Month	\$1.50 ea.
Rush Replacement ATM or Debit Card	\$20.00 ea.
Debit Card or ATM Card Replacement	FREE

Wires

Outgoing Domestic	No charge
Outgoing International	No charge
Incoming (Domestic & International)	No charge

Online Services

Online Banking, Bill Pay, eStatements	FREE
Expedited Bill Payment ¹ :	
Paper Check Payment	\$25.00
Electronic Payment	\$5.00
Money Compass:	
First 6 Months	FREE
7 or More Months	\$4.99
Age 18 and under	FREE

¹Expedited payment options are determined by payee. Some payees do not provide an expedited bill payment option.

²This fee is charged per transaction, aggregated per day, and charged against the account in total once on the date it occurs.

Account Fees

Stop Payment Fee	No charge
Deposited Items Returned	\$7.00 ea.
Loan Payments: Recurring From Any Savings or Checking Account	FREE
Loan Payments: From Credit Card, Debit Card or Non-Jeanne D'Arc Credit Union Savings or Checking account, Each Occurrence	\$10.00

Overdraft Services

Overdraft Savings Transfer Fee	\$7.50 per day
Returned Items (Insufficient Funds, Uncollected Funds, Held Funds)	\$5.00 ea.
Paid Items (Extended Overdraft) (Insufficient Funds, Uncollected Funds, Held Funds)	\$5.00 ea.

Miscellaneous Fees & Charges

Account Research/Balancing	\$35.00 per hour
Checking Account Inactivity (After 18 Months)	\$5.00 per month
Early Account Closing (Within 6 Months of Opening)	No charge
Foreign Check Collection	\$20.00 ea.
International Exchange Fee	1% of debit card POS transaction
Loan Transfer (Insufficient Funds)	\$30.00 ea.
Signature Guarantee (Member)	FREE
Statement Copy	\$5.00 per statement
Tax Levy/Attachment	\$50.00 ea.
Unclaimed Property	\$30.00 ea.

Member Perks:

First 90 Days	FREE
91 Days or More	\$5.99 per month
91 Days or More (StartStrong Program Members)	FREE

Mortgage:

Subordination	\$75.00 ea.
Confirmatory Discharge	\$75.00 ea.

Notary Public:

Members	FREE
Non-Members	\$1.25 per document

Retirement Accounts:

IRA Transfer	\$15.00 ea.
IRA Early Closeout (within 6 Months)	\$25.00 ea.