



Consumer

Fee and Service Charge Schedule

JDCU.com
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Checking Account Options

Fee Free Checking

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

Premier Checking

Service Charge if Daily Balance Falls Below \$1,000 During the Statement Cycle	\$10.00 per month
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	\$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
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	\$10.00 ea.

Wires

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

Online Services

Online Banking, Bill Pay, eStatements	FREE
Expedited Bill Payment ¹ :	
Paper Check Payment	\$25.00
Electronic Payment	\$5.00
PayUp! (Person to Person Transfer)	FREE
Money Compass:	
First 6 Months	FREE
7 or More Months	\$4.99

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	\$25.00 ea.
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)	\$30.00 ea.
Paid Items (Extended Overdraft) (Insufficient Funds, Uncollected Funds, Held Funds)	\$30.00 ea.
Loan Transfer (Insufficient Funds)	\$30.00 ea.

Miscellaneous Fees & Charges

Account Research/Balancing	\$35.00 per hour
Checking Account Inactivity (After 18 Months)	\$5.00 per month
Check Printing - Prices Vary on Style and Quantity Ordered	
Early Account Closing (Within 6 Months of Opening)	\$5.00 ea.
Foreign Check Collection	\$20.00 ea.
International Exchange Fee	1% of debit card POS transaction

Member Perks:

First 90 Days	FREE
91 Days or More	\$5.99 per month

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.
Signature Guarantee (Members)	FREE
Statement Copy	\$5.00 per statement
Tax Levy/Attachment	\$50.00 ea.
Unclaimed Property	\$30.00 ea.