



General Fee Changes:

The fees highlighted below have been adjusted and will be **effective on August 1, 2026**. These apply to **Build Checking, BuildStrong Checking, Business Money Market Demand Checking, Business Money Market Savings, Business Savings, Community Checking, Fee Free Checking, IOLTA Checking, Money Market Savings, Money Market IRA Savings, MoneyStrong Checking, Premier Checking, Statement Savings, Retirement Statement Savings, and WinStrong Savings** accounts.

Consumer and Business Account Fees	Fee through July 31, 2026	Fee as of August 1, 2026
Money Orders	\$2.00	\$5.00
ATM Service Fee (non-JDCU ATMs) - first 8 withdrawals free, 9 or more are assessed a fee	\$1.50	\$2.00
Overdraft Savings Transfer Fee (per transfer)	\$7.50	\$5.00
Rush Replacement ATM or Debit Card	\$20.00	\$60.00
Outgoing Domestic Wire	\$20.00	\$25.00
Outgoing International Wire	\$40.00	\$50.00
Same Day ACH Service Charge	\$10.00	\$10.00
Stop Payment	\$25.00	\$30.00
IRA Transfer	\$15.00	\$50.00
Signature Guarantee	\$0.00	\$25.00
Account Research	\$35.00 per hour	\$50.00 per hour
Unclaimed Property / Escheatment	\$30.00	\$50.00
Tax Levy / Attachment	\$50.00	\$100.00
Mortgage Confirmatory Discharge	\$75.00	\$150.00
Mortgage Subordination	\$75.00	\$150.00

Additional fee changes listed on reverse side.





The fees highlighted below have been adjusted on our 18/65 accounts and will be **effective on August 1, 2026**. These apply to the **M3 Money Club Savings, Senior Fee Free Checking, Senior Premier Checking, Senior Statement Savings, StartStrong Checking, StartStrong Goal, and StartStrong Savings** accounts.

18/65 Account Fees	Fee through July 31, 2026	Fee as of August 1, 2026
Treasurer Checks	\$0.00	\$5.00
ATM Service Fee (non-JDCU ATMs) - first 8 withdrawals free, 9 or more are assessed a fee	\$1.50	\$2.00
Overdraft Savings Transfer Fee (per transfer)	\$7.50	\$5.00
Debit Card or ATM Card Replacement	\$0.00	\$10.00
Rush Replacement ATM or Debit Card	\$20.00	\$60.00
Outgoing Domestic Wire	\$0.00	\$25.00
Outgoing International Wire	\$0.00	\$50.00
Incoming Wire Fee (Domestic & International)	\$0.00	\$10.00
Same Day ACH Service Charge	\$10.00	\$10.00
Stop Payment	\$0.00	\$30.00
Signature Guarantee	\$0.00	\$25.00
Account Research	\$35.00	\$50.00 per hour
Unclaimed Property / Escheatment	\$30.00	\$50.00
Tax Levy / Attachment	\$50.00	\$100.00
Mortgage Confirmatory Discharge	\$75.00	\$150.00
Mortgage Subordination	\$75.00	\$150.00

For additional information on our consumer and business Fee Schedules, please visit our website at www.jdcu.org/fees-disclosures.

If you have any questions, please contact us at 978-452-5001 or use our live chat feature within Online Banking, or via our Mobile Banking App.

Sincerely,

Jeanne D'Arc Credit Union