Consumer

Fee Schedule

JDCU.com
978-452-5001
877-604-5328

Premier Checking - Service Charge if Daily Balance Falls Below $1,000 During the Statement Cycle	$10.00 per month
MoneyStrong Checking - Service Charge Per Statement Cycle	$10.00 per month
WinStrong Checking – fee for 1st withdrawal / fee for 2nd withdrawal	$10.00 / $25.00
Money Orders[1]	$5.00 ea.
Treasurer's Checks	$5.00 ea.
ATM Service Fee (Non-Jeanne D'Arc ATMs): After 8 Free Withdrawals Per Month	$2.00 ea.
Replacement ATM or Debit Card	$10.00 ea.
Rush Replacement ATM or Debit Card	$60.00 ea.
International Exchange Fee	1% of debit card POS Transaction
Stop Payment Fee	$30.00 ea.
Deposited Items Returned	$7.00 ea.
Overdraft Savings Transfer	$5.00 per day
Returned Unpaid Items / Paid Items (Insufficient Funds Charge, Uncollected Funds Charge, Held Funds)[2]	$30.00 ea.
Loan Transfer (Insufficient Funds)	$30.00 ea.
Checking Account Inactivity (After 18 Months)[1]	$5.00 per month
Check Printing (After Initial Order at No Cost)[1]	Fee Varies
Foreign Check Collection	$20.00 ea.
Statement – Additional Printed Copy	$5.00 per statement
IRA Transfer Fee	$50.00 ea.
Signature Guarantee Fee	$25.00 ea.
Same Day ACH Service Charge	$10.00 ea.
Instant Payments Service Fee	0.75% of the Payment / Max $15.00
Expedited Bill Payment Fee[3]	
Paper Check Payment	$25.00
Electronic Payment	$5.00
Domestic Wire Fee (Outgoing)	$25.00 ea.
International Wire Fee (Outgoing)	$50.00 ea.
Incoming Wire Fee (Domestic & International)	$10.00 ea.
Account Research	$50.00 per hour
Unclaimed Property / Escheatment	$50.00 ea.
Tax Levy / Attachment	$100.00 ea.
Mortgage Confirmatory Discharge	$150.00 ea.
Mortgage Subordination	$150.00 ea.
Non-Member Check Cashing	$5.00 ea.
Non-Member Notary	$10.00 ea.

[1] This fee will be waived for eligible 18/65 accounts including the M3 Money Club Savings, StartStrong Checking, StartStrong Goal, StartStrong Savings, Senior Fee Free Checking, Senior Premier Checking, and Senior Statement Savings

[2] This charge is reduced to $5.00 for eligible 18/65 accounts including the M3 Money Club Savings, StartStrong Checking, StartStrong Goal, StartStrong Savings, Senior Fee Free Checking, Senior Premier Checking, and Senior Statement Savings

[3] The expedited payment option is determined by the payee. Some payees do not provide an expedited bill payment option.

Effective as of 11/09/2026