

# Jeanne D'Arc Credit Union

## Consumer Fee & Service Charge Schedule

### Effective January 11, 2018



#### Fee Free Checking

Monthly Service Charge per statement cycle	N/A
First Check Order of standard check styles	FREE

#### Premier Checking

Monthly Service Charge if daily balance falls below \$1,000 during the statement cycle	\$10.00
First Check Order of standard check styles	FREE

#### MoneyStrong Checking

Monthly Service Charge per statement cycle	\$10.00
First Check Order of standard check styles	FREE

#### Account Fees

Overdraft Savings Transfer Fee	\$7.50 per day
Deposited items returned	\$6.75 ea.
Returned Items - NSF, UCF, HF (insufficient funds, uncollected funds, held funds)	\$27.00 ea.
Paid Items (Extended Overdraft - EOD) - NSF, UCF, HF (insufficient funds, uncollected funds, held funds)	\$27.00 ea.
Loan Transfer NSF	\$27.00 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

#### Online Services

Online Banking, Bill Pay, Statements	FREE
Expedited Bill Payment <sup>1</sup>	
Paper Check Payment	\$25.00
Electronic Payment	\$7.50
PayUp! (person to person transfer)	\$3.00
Money Compass	
First 6 months	FREE
7 or more months	\$4.99

#### 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):	
8 withdrawals per month	FREE
9 or more withdrawals per month	\$1.50 ea.

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

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#### 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 six months of opening)	\$5.00 ea.
Foreign Check Collection	\$20.00 ea.
International Exchange Fee:	
With currency conversion	1% of debit card POS transaction
Without currency conversion	0.8% of debit card POS transaction
Member Perks	
First 90 days	FREE
91 days or more	\$5.99 per month
Money Order	\$2.00 ea.
Mortgage	
Subordination	\$75.00 ea.
Confirmatory Discharge	\$75.00 ea.
Notary Public:	
Members	FREE
Non-Members	\$1.25 per document
Replacement Passbook, ATM or Debit Card	\$10.00 ea.
Rush Replacement ATM or Debit Card	\$20.00 ea.
Retirement Accounts	
IRA Transfer	\$15.00 ea.
IRA Early Closeout (within 6 months)	\$25.00 ea.
Signature Guarantee (Members)	FREE
Statement Copy	\$1.00 per page
Stop Payment Fee	\$25.00 ea.
Tax Levy/Attachment	\$50.00 ea.
Treasurer's Checks	
Payable to Members	FREE
Payable to Third Party	\$5.00 ea.
Unclaimed Property	\$30.00 ea.
Wire Transfers	
Domestic	\$20.00 ea.
International	\$40.00 ea.
Incoming	\$10.00 ea.