

# Jeanne D'Arc Credit Union

## Consumer Fee & Service Charge Schedule



Effective December 9, 2018

### 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

### Account Fees

Overdraft Savings Transfer Fee	\$7.50 per day
Deposited Items Returned	\$7.75 ea.
Returned Items - NSF, UCF, HF (Insufficient Funds, Uncollected Funds, Held Funds)	\$30.00 ea.
Paid Items (Extended Overdraft - EOD) - NSF, UCF, HF (Insufficient Funds, Uncollected Funds, Held Funds)	\$30.00 ea.
Loan Transfer NSF	\$30.00 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, eStatements	FREE
Expedited Bill Payment <sup>1</sup> :	
Paper Check Payment	\$25.00
Electronic Payment	\$7.50
PayUp! (Person to Person Transfer)	FREE
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 6 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 Six Months)	\$25.00 ea.
Signature Guarantee (Members)	FREE
Statement Copy	\$5.00 per statement
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.