



JORDAN
CREDIT UNION

FEE SCHEDULE

General Fees - All Accounts

Early Share Account Closure (0-90 Days)	\$5.00
Bad Address	
First Item	\$2.00
Additional Months	each \$1.00
Paper Statement (Free ages: <18 & 65+)	\$2.00
Inactive Account	monthly \$0.75
No activity for 12+ months, balance less than \$500	
Dormant Account	monthly \$3.00
No activity and bad address for 12+ months, >22 years old	
CD Early Withdrawal	
Less than 24 months	90 day interest
More than 24 months	180 day interest
Elite MMDA Withdrawal	
First 3 of Each Month	Free
4 or More	\$15.00
IRA Early Withdrawal	whichever is greater \$25 or 1%
ACH/EFT Insufficient Funds	\$26.95
ACH/EFT Stop Payment	per submission \$26.95
Returned Deposit Check	
Personal	\$26.95
Executive Business Checking	\$5.00
All Other	\$9.95
Deposit of Domestic Collection Item	Free
Deposit of Foreign Collection Item	\$25.00
Coin Processing	10% of total
Certified Check (Member)	each \$1.00
Non-Member Check Cashing Fee	each \$3.00
Waive under age 18	
Stop Payment on Certified Check	\$26.95
History Print Out	per month \$2.00
Official Statement Copy	\$5.00
Wire Transfers	
Outgoing Within USA	\$30.00
Outgoing Foreign	\$45.00
Incoming	Free
Gift Cards	
Less than 20 cards	each \$3.00
20 or more Cards	each \$2.00
Account Research/Reconciliation	hourly \$20.00
	\$10.00 minimum
Annual Safe Deposit Box Rental	Prices Vary
Not available at Midvale. See branch for details.	
Safe Deposit Drilling/Lock Change Fee	\$195.00
Notary Service	
First 3 Stamps per Document (Member)	Free
Additional (Member)	each \$5.00
Non-Member	each \$5.00
Canceled Check Copy Using Staff	\$4.95
Bill Pay / Certified / Deposited / Personal / Business	

CONTINUED ON BACK

General Fees - All Accounts (continued)

Canceled Check Copy Using Online Banking.....	Free
Personal / Business	
Check by Phone for Deposit/Payment	Free
Phone / In Person / Online	
Credit Card Advance from other FI	\$15 per \$500
Letter of Settlement	\$10.00
Garnishment	\$10.00
Execution.....	\$10.00
Levy	\$10.00
ATM Empty Envelope Fee.....	\$30.00

Checking (Share Draft) Accounts

Cash Back / Reward Checking Fee	Free
Paper Statement (Free ages: <18 & 65+)	\$2.00
Executive Business Checking (waived with business loan) ...	\$25.00
Advantage Monthly Fee	\$20.00
Without Direct Deposit	\$15.00
With Direct Deposit & eStatements	\$10.00
Online Bill Pay Access	Free
Online Bill Pay Stop Payment.....	\$26.95
Stop Payment of Personal/Business Check	\$26.95
Courtesy Pay Deficit <\$5	per covered item \$4.95
Courtesy Pay	per covered item \$19.95
Insufficient Funds Check.....	\$26.95
Counter Checks (4 checks)	per sheet \$2.00
Overdraft Transfer Fee	\$7.95
Negative Balance Fee	\$19.95

VISA Debit / Credit / ATM Cards

VISA Annual Fee	Free
Debit / ATM / Classic / Preferred / Platinum & Reward	
VISA Late Payment	\$25 or 5%
15 days and greater	whichever is greater, \$35 max
Card Replacements	each \$5.95
Card Replacement Rush (Mail)	\$25.00
Non JCU / Non CO-OP ATM Fee (our member)	
First 4 of Each Month	Free
Each Additional	each \$2.00
ATM Only Card (per withdrawal)	\$1.50

Real Estate Loans (See Mortgage Department)

Consumer Loans

Express Loan Application Fee	\$20.00
Loan Late Payment	\$25 or 5%
15 days and greater	whichever is greater, \$50 max
Loan Payment Extension	\$30.00
Collection Account Loan Payment Extension.....	\$15.00
Refinancing of an Existing JCU Loan	Free
Title Fee	\$10.00
Solar & Mortgage Reconveyance Fee.....	\$120.00

Business Accounts

Business Capture Monthly Fee	\$25.00
Business Capture Monthly Equipment Lease.....	\$15.00
Regulated Business Annual Review.....	\$100.00
Regulated Business Late Doc (daily/per doc).....	\$25.00



Service Charges are not limited to the above listed items. Subject to change. Effective as of 10/1/2019.