



Fee Schedule

Changes Effective July 1, 2025

How to save on service charges and fees:

- Use Jefferson Mobile App to manage your accounts and use Bill Pay to pay bills.
- You can use Mobile Deposit to send deposits through your iPad, or smart phone to your Jefferson checking account.
- Enroll in eStatements to have your account statements available via Online Banking & the Mobile App.
- Setup Direct Deposit from your employer to your checking account.

Transaction Fees

Wire Transfer Fee - Domestic <i>Charge for outbound/inbound domestic wire transfers.</i>	\$12.00
Wire Transfer Fee - International <i>Charge for outbound/inbound international wire transfers.</i>	\$30.00
Overdraft Transfer Fee <i>Automatic transfer of funds from a line-of-credit loan or savings account to checking to avoid a non-sufficient funds (NSF)/overdraft fee.</i>	\$5.00
Courtesy Pay/Overdraft Fee or Non-Sufficient Funds (NSF) Fee <i>Per item paid or returned.</i>	\$35.00
Official Teller Check or Cashier's Check	\$5.00
Money Order <i>Up to \$1000.00 maximum amount for each money order.</i>	\$2.00
ATM Withdrawal Fee or ATM Balance Inquiry Fee <i>For ATM's not on Jefferson Credit Union ATM networks.</i>	\$1.00
Share/Savings Account Excessive Withdrawal Fee <i>Per withdrawal after 6 free withdrawals each month.</i>	\$3.00
Money Market Excessive Withdrawal Fee <i>Per withdrawal after 6 free withdrawals each month.</i>	\$5.00

Account Service Fees

Printed & Mailed Statement Fee <i>Waived for members who have enrolled in eStatements or a Checking account type that waives this fee.</i>	\$2.95
Stop Payment Order <i>The Credit Union waives this fee for one stop-payment order per year or with a signed fraud affidavit.</i>	\$33.00
Debit/Credit/ATM Card Replacement Fee <i>Fee is waived for damaged cards returned to the Credit Union, or if a fraud affidavit is filed with the Credit Union.</i>	\$10.00
Check Orders <i>Cost varies by style and quantity.</i>	Varies
Starter Checks/Replacement Checks <i>Counter Checks (per sheet of 4 checks)</i>	\$2.00
Reprint of a Member Statement or Print out of Account History <i>Add \$2.00 mail fee for statement/report mailed to the member address on record.</i>	\$5.00
Account Research/Reconcile Transaction History Fee <i>Charge to research a single item posted is \$5.00. The charge for multiple items is \$25.00 per hour, one-hour minimum charge, plus Document Fee.</i>	\$25.00

Printed Document Fee <i>Charge for a printed document requested by the member with up to three (3) pages; the fee for additional pages is \$1.00 per page.</i>	\$3.00
Account Re-opening Fee <i>Charge to close a new account if open less than 90 days, or to reopen an account that has been closed less than 90 days.</i>	\$15.00
Returned Statement Fee/Wrong Address Fee <i>For each returned statement and no Change of Address form on file.</i>	\$10.00
Dormant Account Fee <i>Charged monthly after 24 months of inactivity by member.</i>	\$10.00
Garnishments, Levies, Court Order	\$125.00
Account Maintenance Fees	
Reward Checking Account Monthly Maintenance Fee <i>Waived for members who qualify by setting up direct deposit from your employer and signing up for eStatements.</i>	\$7.00
Fresh Start Checking Account Monthly Maintenance Fee	\$7.00
Money Market Minimum Balance Fee <i>Maintain a balance above \$2,500 in your money market to avoid this monthly fee</i>	\$7.00
Pathway CMA/Cash Manager Checking Monthly Maintenance Fee <i>Monthly Maintenance Fee for all MR Checking Account Types</i>	\$5.00
Free Services	
Shared Branch Transactions <i>Visit any Shared Branch location across the U.S. and perform transactions on your account at Jefferson CU.</i>	\$0.00
ATM W/D's at our ATM's <i>ATM Withdrawals at Jefferson CU ATM's and ATM's on our networks. See the back of your debit card for a listing of the networks that qualify.</i>	\$0.00
Account Dispute <i>There is no charge for a transaction dispute or fraud claim. Refer to the disclosure on your account statement for proper procedure for filing a claim.</i>	\$0.00
Early Pay for Direct Deposit <i>Early Access to your direct deposit. Posted as soon as we receive it, up to 2 days early!</i>	\$0.00
Bill Pay <i>Access to pay your bills using our bill pay features inside of online banking and the Mobile App</i>	\$0.00
Text for a Balance – Text Banking <i>Access to setup text alerts for account activity as well as texting for a balance 24/7.</i>	\$0.00
<i>Jefferson Credit Union reserves the right to change terms, conditions, and/or pricing of our products upon reasonable prior notification.</i>	
The fees in this schedule cover deposit accounts and some loan fees. The Credit Union appropriately discloses other fees with application or request for the product or service that would incur that fee.	