



TEEN & YOUNG ADULT ACCOUNT SCHEDULE OF FEES (Effective February 1, 2024)

Share Savings Account Fees*:

| | | |
|------------------------------|-------------------------------------|------------------------------|
| Minimum Balance Fee | \$25.00 Minimum Balance Requirement | \$3 per month |
| Excess Branch Withdrawal Fee | 3 free per month free | \$3 per withdrawal (after 3) |
| Inactivity Fee | After 12 months of inactivity | \$5 per month |

Checking Account Fees:

| | | |
|---|--------------------------------|---------------------|
| Minimum Balance Fee | No Minimum Balance Requirement | \$0 |
| Transfer From Share Savings To Cover Overdraft (by check or other electronic means) | | \$4 per transaction |

ATM/Visa Debit Card Fees for JHFCU Cardholders:

| | | |
|---|---|--|
| ATM Cash Withdrawals (in network ATMs only) | Unlimited free withdrawals at in-network ATMs | In-network includes all JHFCU & CO-OP Network ATMs |
| ATM Cash Withdrawals (out of network ATMs only) | Unlimited free withdrawals at out-of-network ATMs | Owner of ATM may impose a surcharge |
| Fraudulent ATM Deposit Fee | each | \$99 |
| Replacement Card Fee | each | \$15 |
| Foreign ATM Transaction Fee | each | 1% of transaction amount |

Miscellaneous Fees applying to Savings, Checking (Teen and Young Adult), Money Market, Bill Pay, and other accounts under one account number:

| | | |
|--|-----------------------------------|---|
| Online Bill Payment (Young Adult Checking) | Unlimited usage | Free |
| Expedited Bill Payment (Young Adult Checking) | each | \$25 for overnight mail check payment, \$5 for expedited e-payment (if available for payee) |
| Stop Payment Fee (official check, or Bill Pay) | per check or per series of checks | \$29 |
| Insufficient Funds Withdrawal Requests (by check, or other electronic means) | per presentment | \$29 |
| Foreign Check Deposits | each | varies - ask JHFCU representative |
| Returned Foreign Check Items | | varies - ask JHFCU representative |
| Foreign Currency Shipment Fee (in branch pick-up) | each | \$15 |
| Incoming Wire | | Free |
| Domestic Wire Out (Branch or Fax) | each | \$25 |
| Foreign Wire Out (Branch or Fax) | each | \$45 |
| Bad Address Processing Fee | one-time | \$5 |
| Dormant account fee | after 36 months of inactivity | \$10 under \$50 - \$20 over \$50 |
| Account Number Change | Fee may be waived in fraud cases | \$30 |
| Certified Check Fee | each | \$5 |
| Special Bill Request | per withdrawal | \$10 |
| Overnight Mailing of Documents | per occurrence- via UPS or FedEx | varies - ask JHFCU representative |
| Official Check Fee | 1 free check per day | \$2.50 each if same day |
| Loan Payoff Letter Fee (via fax) | free to mail | \$10 each |

Penalties For Early Withdrawals:

| | | |
|---------------------------|---|---|
| Holiday Club Account | each - account may be closed for excessive withdrawals | \$10 |
| Education Savings Account | one per quarter allowed at no charge after initial term elected | \$10 each (during initial 3 or 5-year term or after 1 free per quarter) |

*Includes Custom and Grad Student Summer Savings Account