



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, CU24 & 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, 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