

# ***St. John United Federal Credit Union***

## ***Schedule of Fees***

---

*Effective: 12/01/2019*

### **Share Accounts**

- Maintenance fee:
  - Balance of account if balance falls
  - Below \$ 5.00 for 6 month period
  - The account will be closed.
- Excessive Withdrawal Fees:
  - \$ 1.00 per withdrawal if more than
  - three withdrawals per month.

### **Club Accounts**

- Holiday Savings Account:
  - Early Withdrawal Fees: \$5.00 per withdrawal
- Golden Apple Savings Account:
  - Early Withdrawal Fee: \$5.00 per withdrawal

### **Other Service Fees – Applies to all Accounts**

- Inactive Account Fee: \$ 5.00 per year after one year
- NSF Fee: \$ 40.00 per item
- Returned Item Fee: \$ 40.00 per item
- Stop Payment Fee: \$ 40.00 per check
- Failure to Notify Change of Address: \$ 5.00 per year
- Research fee: \$ 3.00 per item
- Photocopies: \$ 2.00 per copy for 2 or more copies

### **Credit Union Membership**

- One Time Membership Fee: \$ 1.00