

St. John United Federal Credit Union

Schedule of Fees

Effective: 02/01/2023

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
- Escheatable Acct Fee: \$ 10.00
- 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 for 2 or more copies
- Loan Application Fee \$ 15.00

Credit Union Membership

- One Time Membership Fee: \$ 1.00

12/01/2022

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