

SERVICE FEE SCHEDULE

effective January 4, 2021



MEMBERSHIP

Establish Justice Federal Membership Share

Savings Account, minimum deposit \$5.00

CHECKING ACCOUNT**SERVICE FEES**Monthly Service Charges Justice National Account
average balance > \$2,500 per month FreeJustice National Account, average
balance < \$2,500 per month \$10.00Beyond the Badge Rewards Account, average
balance > \$2,500 per month FreeBeyond the Badge Rewards Account, average
balance < \$2,500 per month \$8.00

Freedom Checking Account Free

Student Rewards Checking Account Free

CHECK STOP PAYMENT

Branch, each \$25.00

Online Banking \$15.00

Telephone Banking System, each \$15.00

ACH, each \$25.00

RETURNED ITEMS

(These fees are charged when available funds are not sufficient to pay an item in full.)

Non-Sufficient Fund VISA® Debit \$30.00

Non-Sufficient Funds Returned Check or ACH Payment \$30.00

Returned Deposit Items \$30.00

COURTESY PAY

(These fees are charged when available funds are not sufficient to pay an item in full.)

Each item paid \$30.00

Each item paid, Student Checking Account \$30.00

INACTIVE ACCOUNTS*

(excludes Young Savers Account)

*Fees may be avoided by maintaining a balance >\$300.00

Checking Account over 24 months, per month \$2.50

Savings Account over 24 months, per month \$2.50

ACCOUNT CLOSING FEE

Share Account, within 12 months of opening \$5.00

IRA Account \$5.00

Escheat \$50.00

SAVINGS & MONEY MARKET WITHDRAWALS/TRANSFERS

Savers Club, Early Withdrawal per withdrawal \$10.00

Savings and Money Market Withdrawals,
limit 6 withdrawals per month FreeSavings and Money Market Excessive Withdrawal Fee,
one time allowance \$5.00

ACCOUNT MAINTENANCE		SERVICE FEES
Statement of Accounts		
Mailed—monthly, quarterly		\$1.00
eStatements—electronic statements		Free
Statement Copy, per page		\$2.00
Account History, per page		\$2.00
Check Copies, per copy		
Online Banking—downloaded check copies		Free
Mail		\$5.00
Fax		\$5.00
Account Research, minimum one hour, per hour		\$25.00
Express Mail of Account Information		\$15.50
Bad Address, per return mail		\$5.00
Abused Checking Account Closing		\$30.00
CHECK ORDERING		
Freedom Checking		
Dependent on check style selected		
Justice National Account		
Dependent on check style selected		
Beyond the Badge		Free
Student Checking (1st 50 Checks)		Free
Money Market Checks		Free
Temporary Checks (per check fee)		\$0.50
ELECTRONIC BANKING SERVICES 24/7		
Online Banking		Free
Online Bill Pay		Free
Mobile Banking		Free
Mobile Deposit		Free
eStatements		Free
Alerts		Free
Transfers		Free
Expedited Bill Pay, Overnight Payment		\$17.50
VISA® DEBIT CARD		
Participating Network ATM Withdrawals, Members		Free
Out of Network ATM Withdrawals, per withdraw		\$3.00
\$4,999 or less in aggregate deposits maintained		\$3.00
\$5,000-\$9,999 in aggregate deposits maintained	1 Free, per mo	
\$10,000 or more in aggregate deposits maintained	3 Free, per mo	
Justice Federal Owned ATM Inquiries		Free
Non-Justice Federal ATM inquiries, per inquiry		\$1.00
\$4,999 or less in aggregate deposits maintained		\$1.00
\$5,000-\$9,999 in aggregate deposits maintained	1 Free, per mo	
\$10,000 or more in aggregate deposits	3 Free, per mo	
Account Overdrawn at ATM, per item		\$30.00
Point of Sale Transaction		Free

VISA® DEBIT CARD**SERVICE FEES****Foreign Transaction**

1% of each foreign transaction in U.S. Dollars,
1% of each foreign U.S. Dollar transaction that
occurs in a foreign country.

VISA® Debit Card Replacement	\$10.00
Express Delivery, per card	\$15.50

VISA® CREDIT CARD SERVICES**Transaction Fees**

Purchases	None
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Foreign Transaction

1% of each foreign transaction in U.S. Dollars,
1% of each foreign U.S. Dollar transaction that
occurs in a foreign country.

Late Fee, after 10 days, up to	\$27.00
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Returned Payment, up to	\$27.00
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Cash Advance

2% of advance or \$10, whichever is greater,
\$50 Maximum

Balance Transfer	Free
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Balance Transfer Stop Payment/Cancellation	\$18.00
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VISA® Convenience Checks, No longer issued

2% of check or \$10, whichever is greater,
\$50 Maximum

Stop Payment, Convenience Checks	\$20.00
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Copies

Statement Copies, per page	\$1.00
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Sales Drafts, per copy	\$5.00
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VISA® Credit Card Replacement	\$10.00
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Express Delivery, per card	\$15.50
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Express Delivery, per PIN	\$15.50
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Combine CUREwards	Free
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VISA® Credit Card payment by phone	\$5.00
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VISA® GIFT CARDS

VISA® Gift Card, non-reloadable	\$3.95
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VISA® Gift Card, replacement	\$10.00
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CONSUMER LOANS	SERVICE FEES
Returned Loan Payment	\$30.00
Late Charge on Loans, after 15 day Courtesy Period	\$30.00
HOME EQUITY LOANS / HOME EQUITY LINE OF CREDIT	
Loan Subordination	\$300.00
Returned Check	\$30.00
Late Charge, as provided in promissory note	
Loan Pay-off to other Institution	\$25.00
MORTGAGE LOANS	
Late Charge, as provided in promissory note	
Loan Pay-off to other Institution	\$25.00
Returned Check	\$30.00
MONEY ORDERS/OFFICIAL CHECKS	
Money Order, each	\$3.00
Aggregate deposit balance > \$2,000	Free
Official Checks, per check	\$7.50
Aggregate deposit balance > \$2,000	Free
Official Check copies, per check	\$5.00
Official Check Stop Payment, per check	\$20.00
WIRE TRANSFERS	
Incoming Wire Transfer	Free
Wire Transfer, Outgoing Domestic Beyond the Badge Checking Account	\$20.00
Wire Transfer, Outgoing Domestic	\$10.00
Foreign Wire Transfer	\$45.00
Foreign Check Collection, varies by country	
GENERAL SERVICES	
Speed Pay	\$10.00
Check Cashing	
Members with Single Service Account and balance under \$100	\$5.00
Non-Member	\$10.00
Tax Levy/Garnishment	\$50.00
Notary Service	
Member	Free
Non-Member, per item	\$5.00
U.S. Savings Bond Redemption	
Member	Free
Non-Member, per bond	\$2.00



5175 Parkstone Drive, Suite 200
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800.550.5328

All fees subject to change.

Your savings are federally insured by the National Credit Union Administration, an agency of the U.S. government for at least \$250,000.



Federally insured by NCUA



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