



FEDERAL CREDIT UNION
 1601 Cedar Street
 Millville, NJ 08332

FEE SCHEDULE 1/01/11

Account Research per hour	\$25.00
ATM/Check card re-order	\$10.00
ATM/Visa check card deactivation	\$10.00
Copy of Sharedraft	\$5.00
Deposited Items returned unpaid	\$20.00
Early withdrawal fee Holiday Accounts	\$5.00
Early withdrawal fee (shares); closed within first 6 months	\$20.00
Early withdrawal (IRA Account); closed within first 6 months	\$25.00 +
	1% of account balance
Closed IRA Account after 6 months	1% of account balance
Legal process fee (per item)	\$5.00
Levies and Liens	\$20.00
Check Cashing Fee (Not enough funds available to cover check and fees)	\$5.00
Money order	\$0.75
Cashiers Check	\$5.00
Returned Check Fee	\$20.00
Non-sufficient funds (sharedraft) each	\$20.00
Non-sufficient funds (ATM/Visa check card)	\$20.00
Non-sufficient funds (preauthorized withdrawals)	\$20.00
Outgoing wires (within USA)	\$20.00
Outgoing wires (International)	\$40.00
Copy of full statement (per page)	\$1.00 Min \$5.00
Returned mail fee (per month your error)	\$2.00
Stop payment (all items) each	\$10.00
Verification of credit or deposit	\$5.00
Inactivity fee (Excluding IRA)	\$25.00
Fee For Credit Report	\$7.00
Foreign ATM Withdrawal Fee	\$.75
Foreign ATM Inquiry	\$.25

* If a member's account falls below \$25.00 and 2 or more statements are returned for incorrect address and no current address is known, the account shall be closed and charged a below minimum account balance fee of \$25.00 or current account balance.

** If a members account balance falls below \$25.00 and there has been no activity in more than 120 days, the account will be charged an inactivity fee of \$25.00 or current balance.