

**MONEY ORDERS/OFFICIAL CHECKS/
TRAVELERS CHECKS/GIFT CARDS**

Money Order, each	\$3.00
Aggregate deposit balance > \$2,000	Free
Official Checks, per check	\$5.00
Aggregate deposit balance > \$2,000	Free
Official Check copies, per check	\$5.00
Official Check Stop Payment, per check	\$20.00
American Express Travelers Checks, per 100	
Aggregate deposit balance > \$2,000	Free
Aggregate deposit balance < \$2,000	\$1.50
American Express Gift Checks	\$1.50
VISA® Gift Card, non-reloadable	\$3.95
VISA® Gift Card, Replacement	\$10.00

WIRE TRANSFERS

Incoming	Free
Wire Transfers, Outgoing	
Aggregate Deposit Balance > \$2,000	\$15.00
Aggregate Deposit Balance < \$2,000	\$25.00
Foreign Wire Transfer	\$45.00
Foreign Check Collection, varies by country.	

GENERAL SERVICES

Check Cashing	
Members with Single Service Account and balance under \$100	\$5.00
Non-Members	\$10.00
Non-Member Acceptance of Federal and Local Government Payroll Checks	
Direct deposit of check	Free
Cashing, depositing, or making loan payment at branch, per check	\$3.00
Tax Levy/Garnishment	\$50.00
Notary Service	
Member	Free
Non-Member, per item	\$5.00
Bond Redemption	
Member	Free
Non-Member, per bond	\$2.00

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.



Service Fee Schedule effective June 1, 2010

MEMBERSHIP SERVICE FEES

Establish Justice FCU Membership	
Share Savings Account, minimum deposit \$5.00	

CHECKING ACCOUNT SERVICE FEES

Monthly Service Charges	
Justice National Account, average balance > \$2,500 per month	Free
Justice National Account, average balance < \$2,500 per month	\$8.00
Beyond the Badge Rewards Account, average balance > \$2,500 per month	Free
Beyond 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	\$20.00
MemberLink, each	\$15.00
Informer, each	\$15.00
ACH, each	\$20.00

RETURNED CHECK, ACH OR VISA® DEBIT

Non-Sufficient Funds VISA® Debit	\$30.00
Non-Sufficient Funds Returned Check	\$30.00
Returned ACH Payment	\$30.00

RETURNED DEPOSIT ITEMS

Reasons-Non-Sufficient Funds, Stop Payment, Uncollected Funds, etc., per item	\$30.00
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INACTIVE ACCOUNTS* (excludes Young Savers Account)

* Fee may be avoided by maintaining more than one account relationship and/or balance >\$300	
Checking Account over 24 months, per month	\$2.00
Savings Account over 24 months, per month	\$2.00

ACCOUNT CLOSING FEE

Share Account, within 12 months of opening	\$5.00
IRA Account	\$5.00

SAVINGS WITHDRAWALS/TRANSFERS

Savers Club, Early Withdrawal per withdrawal	\$10.00
Savings, Excessive Withdrawals More than 5 per quarter, per withdrawal	\$2.00
Savings, Excessive Transfers More than 6 per month, per transfer	\$5.00

MONEY MARKET WITHDRAWALS

Withdrawals, limit 6 withdrawals per month	Free
Excessive Withdrawal Fee, one time allowance	\$5.00

ACCOUNT MAINTENANCE

Statement of Accounts	
Mailed, one per quarter	Free
eStatements	Free
Statement Copy, per page	\$2.00
Account History, per page	\$2.00
Check Copies, per copy	
MemberLink	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 (50 Checks)	Free
Money Market Checks	Free
Temporary Checks (per check fee)	\$0.50

Electronic Banking Services 24/7

MemberLink, Home Banking	Free
Web Bill Pay	Free
eStatements	Free
eLERTs	Free
eTransfers	Free
New Expedited Bill Pay Service! Coming Late Summer 2010	
Overnight Payment	\$17.50

VISA® Debit Card

Network ATM Withdrawals	
Members	Free
Out of Network ATM Withdrawals	\$2.00
\$10,000 or more in aggregate deposits maintained,	8 Free
<\$10,000 in aggregate deposits maintained,	3 Free
Network ATM Inquiries	Free
Out of Network ATM Inquiries	\$0.50
\$10,000 or more in aggregate deposits maintained, per month	8 Free
<\$10,000 in aggregate deposits maintained, per month	3 Free

Account Overdrawn at ATM, per item	\$30.00
Point of Sale Transaction	Free
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
Express Delivery, per PIN	\$15.50

VISA® CREDIT CARD SERVICES

Transaction Fees	
Purchases	None
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	\$25.00
Cash Advance	
2% of advance or \$10 whichever is greater, \$50 Maximum	
Balance Transfer	
2% of transfer or \$10 whichever is greater, \$50 Maximum	
Convenience Check	
2% of check or \$10 whichever is greater, \$50 Maximum	
Convenience Checks	
Stop Payment	\$20.00
Returned Convenience Check	\$30.00
Returned Payment	\$30.00
Copies	
Statement Copies, per page	\$1.00
Sales Drafts, per copy	\$5.00
VISA® Credit Card Replacement	\$10.00
Express Delivery, per card	\$15.50
Express Delivery, per PIN	\$15.50
Combine CURewards	\$25.00

CONSUMER LOANS

Returned Loan Payment	\$30.00
Late Charge on Loans, after 10 day Courtesy Period	\$25.00

HOME EQUITY LOANS / HOME EQUITY LINE OF CREDIT

Loan Subordination	\$100.00
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