



Service Fee Schedule effective May 1, 2009

ACCOUNT SERVICES SAVINGS/CHECKING/MONEY MARKET	SERVICE FEES
Excessive Savings Withdrawals More than 5 per quarter	\$2.00 per withdrawal
Excessive Savings Transfers More than 6 transfers per month	\$5.00 per transfer
Inactive Savings/Checking Accounts ‡ (if inactive over 24 months)	\$2.00 per month
Returned Deposit Items (Insufficient funds, stop payment, uncollected funds, etc)	\$30.00 per item
Account Closing Fee Share Account (Within 12 months of opening)	\$5.00
IRA Account Closing Fee	\$5.00
Savers/Holiday Club Account (early withdrawal penalty)	\$10.00 per withdrawal
Money Market - Limited to 6 Withdrawals per month (3 by check or debit transaction) Excessive Withdrawal Fee	\$5.00 one time allowance
Check Copies	Free through MemberLink \$5.00 per mail copy \$5.00 per fax copy
Stop Payments Requests Branch	\$20.00 each
Through MemberLink	\$15.00 each
Through Informer	\$15.00 each
Check Printing Freedom and JNA Checking Student Checking (50 checks) Money Market Account Temporary Checks	Contact us for Pricing Depends on Style Free Free \$0.50 per check
Non-Sufficient Funds Fee Courtesy Pay Fee: JNA or Freedom Checking Courtesy Pay Fee: Student Checking Check Return for NSF Fee ACH Return for NSF Fee Account Overdrawn Through Visa Debit Card	\$30.00 per item \$5.00 per item \$30.00 per item \$30.00 per item \$30.00 per item
Justice National Checking Account (JNA) Monthly Fee**	\$8.00
Check Cashing Fee for Non-Members	\$10.00
Check Cashing Fee for Members with a single service account and balance under \$100	\$5.00
Abused Checking Account Closing	\$30.00
ATM SERVICES	SERVICE FEES
ATM Withdrawals* Non-Justice FCU ATM Withdrawals	\$2.00 per transaction
Account inquiries at Non-Justice ATM*	\$0.50 per item
Account Overdrawn at ATM	\$30.00 per item
POS (Point Of Sale) Transaction	Free
Express Delivery Visa Debit Cards and PINs	\$15.50 each

OTHER SERVICES	SERVICE FEES
One Statement Mailed per Quarter	Free
Account History copy	\$2.00 per page
Account Statement copy	\$2.00 per page
Account Research (min 1 hour)	\$25.00 per hour
Express Mail (Account Information)	\$15.50 per pkg
Non-Member Acceptance of Federal and Local Government Payroll Checks at Branches*	\$3.00 per check
American Express Gift Card	\$3.95 per card
American Express Gift Checks	\$1.50 per check
American Express Traveler's Checks†	\$1.50 per \$100
Money Order‡	\$3.00 per money order
Visa Gift Card	\$3.95
Official Checks§	\$5.00 per check
Official Check Copies (ordered through call center or branch)	\$5.00 per check
Official Check Stop Payment	\$20.00 each
Locator Fee	\$15.00
Tax Levy/Garnishment	\$50.00
Visa Credit/Debit Card Replacement	\$10.00
Express Delivery Visa Credit/Debit Cards	\$15.50 per pkg
Express Delivery Visa Credit/Debit PINs	\$15.50 per pkg
Visa Credit Card Overlimit Fee	\$20.00
Combine Visa Debit Card Points and Visa Platinum CURewards Points	\$25.00
Outgoing Wire Transfers	
Aggregate Deposit balance above \$2,000	\$15.00
Aggregate Deposit balance below \$2,000	\$25.00
Foreign Wire Transfer	\$45.00
Incoming Wire Transfers	Free
Foreign Check Collection	Varies by country
Notary Service - Justice FCU Member	Free
Non-Justice FCU Member	\$5.00 per item
Bad address fee	\$5.00 per return mail
Loan pay-off to other Financial Institution	
Mortgage	\$25.00
Home Equity	\$25.00
Bond Redemption - Justice FCU Member	Free
Non-Justice FCU Member	\$2.00 per bond
INTERNET SERVICES	SERVICE FEES
MemberLink, Online account access 24/7	Free
Web BillPay, Online bill payment 24/7	Free
eStatements, eLERTs, eTransfers	Free

\$5.00 Minimum Deposit is required to maintain Justice FCU Membership

‡ This fee can be avoided by maintaining more than one account relationship with Justice FCU or maintaining \$300 or more. Young Savers Accounts are excluded from inactive fee.

• This fee applies whether or not you are depositing, cashing, or making a loan payment with all or part of this check. We encourage our members to avoid this fee by using Direct Deposit.

† These fees can be avoided by maintaining an aggregate deposit balance of \$2,000 or more.

* Up to 8 free withdrawals or inquires per month per month if \$10,000 or more in average aggregate deposits are maintained for the month. Up to 3 free withdrawals or inquires per month if \$5,000-\$9,999 in average aggregate deposits are maintained for the month.

**Can be avoided by maintaining an average daily balance of \$2,500 or more.

All fees are 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.

