

**JEFFERSON COUNTY FEDERAL CREDIT UNION**  
**9600 ORMSBY STATION ROAD - LOUISVILLE, KENTUCKY 40223**

Accounts offered by this credit union are subject to the policies, terms and conditions established by the board of directors; applicable municipal, state and federal regulations; approved account agreements and disclosures. The aforementioned agreements and disclosures are available to all members during operating hours at any of our full service offices or on our website. You must maintain a minimum balance of \$25.00 in your regular account (Share 1) to be a member in good standing. If you do not your account will be charged a dormant fee and ultimately closed. You must maintain a minimum balance of \$100 in your (Share 1) to earn dividend on that suffix. All fees quoted are payable in U.S. Dollars. Please maintain this information for your records.

**SCHEDULE OF FEES – 05-01-10**

ACH Origination (One Time Transaction) (Each)	\$10.00
ACH Origination (Recurring) Credit Any Other Institution (Each) - No Charge for Credit to a JCFCU Acct.	2.00
Account Maintenance Fee - Closing an account that was open less than six consecutive months	15.00
Account Maintenance Fee - Dormant Account (per statement period)	7.50
Account Maintenance Fee - Locator Fee (per statement period)	5.00
Account Maintenance Fee - per quarter for a non-member IRA	25.00
Account Maintenance Fee – Returned Mail without a forwarding address (Each)	3.00
Account Open Fee to re-open a former member's account	15.00
ATM Withdrawal after 7 per calendar/processing month based on posting date (Each)	1.00
Bill Payer - Check Cancellation	10.00
Bill Payer - Payment Return Due To Member's Error	10.00
Bill Payer - Letter Fee For a Member's Payment Dispute	15.00
Checks/Share Drafts (New, Reorder or Replacements) (Quoted by order)	?
Check Cashing (Each) (If you do not have an active loan or an available average daily balance for the preceding 6 months of \$200)	5.00
Collection Item - Sent or Received	15.00
Copy - Any 8.5" X 11" One Sided Item (Each)	2.00
Copy - Share Draft (Each) - Retrieved By Credit Union	15.00
Copy - Statement Page (first page - 1.00 Each additional page)	2.00
Debit Card - Replacement of Any Pin # or reactivation (Each)	4.00
Excessive Withdrawal Fee (after 1 per quarter – Share Suffixes 2,3,4) (Each)	10.00
Excessive Withdrawal Fee (after 10 per month – Share Suffixes 1,7,8,9, - Counter Withdrawals Only) (Each)	5.00
Foreign Item Processing (Each)	10.00
Gift Card (VISA) Per Card	4.00
Judicial and Other Account Attachment Processing	50.00
Loan Application Fee - Excluding Real Estate Secured	1.00
Loan Application Fee - Real Estate Secured	25.00
Lock Box - Annual – (03" x 05" = \$20, 03" x 10" = \$30, 05" x 10" = \$40, 10" x 10" = \$50, 10" x 15" = \$60)	20-60
Mailing Fee -per regular envelope and single postage	2.50
Membership Fee	5.00
Money Orders (Each)	3.00
Official Check & (Check/Share Draft Certification) For a Member (Each)	5.00
Official Check & (Check/Share Draft Certification) For a Non-Member (Each)	10.00
Overdraft - Share Draft, ACH, and ATM machine overdrafts, Safe Landing (per item and/or transaction)	25.00
Research & Reconciling (Per Hour - One Hour Minimum – By Appointment Only)	25.00
Return Item Charge (any item on any account initiated by you)	22.00
Return Item Charge (any item on any account not initiated by you)	6.00
Shared Branch Transactions after 10 per calendar month based on posting date (Each)	3.00
Stop Payment - Credit union issued check (Each)	30.00
Stop Payment - Share Draft without funds on deposit (Each)	25.00
Stop Payment - Share Draft with funds on deposit (must be available when order taken) (Each)	10.00
Stop Payment - Share Draft Consecutive Series with funds on deposit (must be available when order taken) (Each)	15.00
Transfers initiated by the credit union (per item and/or transaction)	2.00
Travel Cards (VISA) Per Card - \$2.00 Per Reload	5.00
Western Union Commercial Money Order - (\$1 to 200 = \$25, \$201 to 500 = \$35, \$501 to 1,000 = \$40, \$1,001 to 5,000 = \$50)	25-50
Wire Transfer - Outgoing Domestic	13.00
Wire Transfer - Incoming Domestic	8.00
Wire Transfer – International	40.00

**THESE PRICES ARE SUBJECT TO CHANGE WITHOUT NOTICE**