



**FEE SCHEDULE**  
**EFFECTIVE: May 3, 2016**

<b>Complimentary Services</b>	
e-Statements	FREE
JDECU Mobile App	FREE
Jack Daniel Distillery & Metro Moore County Government Retiree Checks	FREE Limit two boxes per year.
Online Banking	FREE
Notary	FREE
Credit Union Check (drawn off of member's account)	FREE
<b>Fees and charges applicable to accounts</b>	
Excess Share(Savings)Withdrawal Fee	\$2.00 each <b>AFTER</b> exceeding 6 <sup>th</sup> allowable withdrawal or transfer each month. This includes: preauthorized, automatic, internet transfers, telephonic transfers, or overdraft transfers to your account or to third parties.
<b>**EXCLUDES: In-person transactions in office or drive-thru</b>	
Excessive ATM Usage Fee	\$1.00 each <b>AFTER</b> 4 <sup>TH</sup> free transaction, each month
Non-sufficient funds overdraft	\$10.00 per item
Return Non-sufficient funds	\$20.00 per item
Stop Payment	\$20.00 per item
Return deposit/payment	\$12.00 per item
Cashier's Check/Money Order	\$1.00 per item
Visa Gift Card-(\$25-\$100)	\$2.50 per card
Visa Gift Card-(\$105-\$500)	\$3.50 per card
Visa Travel Money Card	\$3.50 per card
Outgoing/Incoming Wire Transfer	\$15.00 per wire
<b>VISA Debit &amp; Credit Card fees</b>	
Card Replacement	\$5 per order Excludes stolen/compromised cards
PIN Replacement (after 1 free)	\$2 per order
Rush Card/PIN Replacement	\$30.00 per order
<b>Research &amp; Copies</b>	
Copy of paid Check	\$2.00 per item AFTER two free copies each month.
Copy of Statement	\$5 per copy
Copy of Transaction History	\$.50 per page AFTER 2 free printouts each month per account.
<b>Safe Deposit Box fees:</b>	
3x10 box	\$30 per year
5x10 box	\$45 per year
Lost key	At cost, please contact Credit Union.
Box drilling	At cost, please contact Credit Union.
<b>Club Accounts</b>	
Christmas Club (Allowable withdrawal -1 <sup>st</sup> Business day in November)	\$20.00 per manual withdrawal. After 3 <sup>rd</sup> withdrawal per year, the account will be closed
Vacation Club (Allowable withdrawal-1 <sup>st</sup> business day in June)	\$20.00 per manual withdrawal \$20.00 early closing fee
<b>Loan Accounts</b>	
Late Payment	4% of the payment due/\$10.00 minimum
Skip-a-Payments	\$10.00 per loan 2 skips allowed per loan each year
<b>Individual Retirement Accounts</b>	
Early Closing of IRA (within 1 <sup>st</sup> year of opening)	\$30.00