

I.L.A LOCAL 1235 FEDERAL CREDIT UNION

1 GATEWAY CENTER, SUITE 2600 NEWARK, NJ 07102 (MAILING ADDRESS)

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Website - www.ila1235fcu.com Email - info@ila1235fcu.com

The credit union account fee schedule:

GENERAL:

- ACH Scheduled Loan Payment set-up \$2.50 one-time* per loan.
- ACH One-time Payment \$2.50 per loan (*incoming transaction*)
- ACH Outgoing Transfer \$10.00 per item (*max transaction amount \$3,000.00*)
- ACH Return \$30 per item
- Check Copies (4 free copies within same year) - \$5.00 *per check*
- Dormant Account Fee (no activity for 365 days) - \$25.00
- Duplicate Statements (after 1 year history) - \$5.00 *per quarter*
- Early Account Closing Fee (60 days) – \$10.00
- Early Loan Special Refinance Fee (rules and restrictions apply) - \$30.00
- Early Refinance Fee (before 6 months) - \$50.00
- Early Withdrawal Fee (from Club & CD accounts) - \$15.00
- Escheat Fee - \$50.00
- Failure to Update Account (address/email/phone/beneficiary) - \$10.00 *per month*
- Fed-Ex Fee – estimate \$20.00-\$25.00 (weekday) / \$50.00 (weekend) delivery
 - Out of State Delivery fees - TBD
- Garnishment/Levy Fee - \$75.00
- Incoming Wire Transfer - \$5.00 *per item*
- Late Loan Payment Fee (after 5 days) - \$30.00
- Loan Application Fee with Credit Score - \$15.00
- Loan Application Fee without Credit Score (rules and restrictions apply) - \$30.00
- New Member Fee - \$10.00*
- Notary Fee - \$5.00
- Paper Statement Fee - \$3.00 *per quarter*
- Outgoing Domestic Wire Transfer - \$ 30.00 *per item (Checking Account only)*
- Return Mail Fee - \$3.00 *per item*
- Returned Check Fee - \$30.00 *per item*
- Stop Payment Fee - \$37.00 *per item*
- Virtual Gift Card - \$3.00 *per item*

SHARE/DRAFT ACCOUNTS:

- Account Not Found (E-Pay/ACH) Fee - \$15.00 *per item*
- Checking Account Fee - \$35.00*
- Checking Account Monthly Fee (*min. balance required \$100.00*) - \$10.00
- Excess Reload Fee (3 per quarter) - \$5.00 *per reload*
- Excess Withdrawal Fee (3 per quarter) - \$5.00 *per withdrawal*
- Non-Sufficient Funds Fee - \$30.00
- Over-Draft Protection (Share Account) - \$10.00 *per over-drafted item*
- Sustained Overdraft (over 5 days) - \$30.00

ATM/DEBIT CARD:

- ATM Withdrawal Transaction Fee (*2 free per month*) - \$1.50 per item
- Foreign ATM Transaction - \$2.00 (*Charge 1% international transactions*)
- Reloadable Debit Card Fee - \$10.00
- VISA Debit Chip Card (only accessible with checking) - \$10.00

Last Revised on 6/14/24