



TEEN & YOUNG ADULT ACCOUNT SCHEDULE OF FEES (Effective January 1, 2026)

Share Savings Account Fees*:

Excess Branch Withdrawal Fee	3 free per month free	\$3 per withdrawal (after 3)
Inactivity Fee	After 18 months of inactivity	\$10 per month

Checking Account Fees:

Minimum Balance Fee	No Minimum Balance Requirement	\$0
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ATM/Visa Debit Card Fees for JHFCU Cardholders:

Fraudulent ATM Deposit Fee	Each	\$200
Replacement Card Fee	Each	\$15
Foreign ATM Transaction Fee	Each	1% of transaction amount

Miscellaneous Fees applying to Savings, Checking (Teen and Young Adult), Money Market, Bill Pay, and other accounts under one account number:

Expedited Bill Payment (Young Adult Checking)	Each	\$25 for overnight mail check payment, \$5 for expedited e-payment (if available for payee)
Stop Payment Fee (official check, or Bill Pay)	Per check or per series of checks	\$29
Insufficient Funds Withdrawal Requests (by check, or other electronic means)	Per presentment	\$29
Foreign Check Deposits	Each	varies - ask JHFCU representative
Returned Foreign Check Items	Each	varies - ask JHFCU representative
Incoming Wire		Free
Domestic Wire Out (Branch or Fax)	Each	\$25
Foreign Wire Out (Branch or Fax)	Each	\$45
Bad Email, Phone Number, or Mailing Address Processing Fee	One-time	\$10
Dormant account fee	After 36 months of inactivity	\$10 under \$50 - \$20 over \$50
Account Number Change	Fee may be waived in fraud cases	\$30
Special Currency Request	Per withdrawal	\$10
Overnight Mailing of Documents	Per occurrence- via UPS or FedEx	varies - ask JHFCU representative
Official Check Fee	1 free check per month	\$2.50 each

Penalties For Early Withdrawals:

Education Savings Account	One per quarter allowed at no charge after initial term elected	\$10 each (during initial 3 or 5-year term or after 1 free per quarter)
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**Includes Custom and Grad Student Summer Savings Account*

Federally Insured by NCUA
Please refer to the Membership Agreements and Disclosures for additional product and service details.