



**SCHEDULE OF FEES (Effective January 1, 2026)**

| Fee Description: | Details | Amount |
|------------------|---------|--------|
|------------------|---------|--------|

***Share Savings Account Fees:\****

|                                                       |                       |                              |
|-------------------------------------------------------|-----------------------|------------------------------|
| Excess Branch Withdrawal Fee                          | 3 free per month free | \$3 per withdrawal (after 3) |
| Re-opening a share account within 6 months of closing | Per Occurrence        | \$50                         |
| Re-opening charged-off share account                  | Per Occurrence        | \$50                         |

***Share Draft Checking Account Fees:***

|                                         |                                                                                         |                                                                               |
|-----------------------------------------|-----------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| Minimum Balance Fee                     | No Minimum Balance Requirement                                                          | \$0                                                                           |
| Share Draft (Check) Printing & Shipping | Initial box (JHFCU Custom checks) free at account opening. Charges apply for re-orders. | Pricing for check styles and shipping charges vary – ask JHFCU representative |

***ATM/Visa Debit Card Fees for JHFCU Cardholders:***

|                                                 |                                                                                                |                                                    |
|-------------------------------------------------|------------------------------------------------------------------------------------------------|----------------------------------------------------|
| ATM Cash Withdrawals (in network ATMs only)     | Unlimited free withdrawals at in-network ATMs                                                  | In-network includes all JHFCU & CO-OP Network ATMs |
| ATM Cash Withdrawals (out of network ATMs only) | Per-withdrawal fee at out-of-network ATMs (additional surcharges charged by machine may apply) | \$1.50 per withdrawal                              |
| 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 (Share Draft), Money Market, Bill Pay, and other accounts under one account number:***

|                                                                                   |                                                                            |                                                                                             |
|-----------------------------------------------------------------------------------|----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| Expedited Bill Payment                                                            | Each                                                                       | \$25 for overnight mail check payment, \$5 for expedited e-payment (if available for payee) |
| Photocopies - statements                                                          | Each                                                                       | \$5                                                                                         |
| Check copies                                                                      | Available images free (via online banking); fee applies for printed copies | \$3 each, after 1 free per year (no charge for check images obtained via online banking)    |
| Stop Payment Fee (official check, share draft, or Bill Pay)                       | Per check or per series of share drafts (checks)                           | \$29                                                                                        |
| Insufficient Funds Deposited Items (returned check or ACH deposit)                | Per presentment                                                            | \$29                                                                                        |
| Insufficient Funds Withdrawal Requests (by check, ATM, or other electronic means) | Per presentment                                                            | \$29                                                                                        |
| Courtesy Pay Overdraft (by check, ATM, 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                                                                                        |
| Invalid Address, Email or Phone Number Processing Fee                             | Per occurrence                                                             | \$10                                                                                        |
| Inactivity Fee                                                                    | Monthly after 18 months of inactivity                                      | \$10                                                                                        |
| Dormant account fee                                                               | One-time fee after 36 months of inactivity                                 | \$10 under \$50 - \$20 over \$50                                                            |
| Reconciliation Assistance                                                         | Per hour                                                                   | \$15                                                                                        |
| Account Number Change                                                             | Fee may be waived in fraud cases                                           | \$30                                                                                        |
| Process Garnished Account                                                         | Each                                                                       | \$75                                                                                        |
| Research Branch Share Withdrawal                                                  | Each                                                                       | \$10                                                                                        |
| Special Currency Request                                                          | Per request                                                                | \$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                                                                                 |
| Expedited Loan Payment Fee                                                        | Each                                                                       | \$7.50                                                                                      |
| Non-Member Notary Service                                                         | Per signed document                                                        | \$8                                                                                         |
| Non-Member On-Us Check Cashing Fee                                                | Per On-Us Check Cashed                                                     | \$10                                                                                        |

***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) |
|---------------------------|-----------------------------------------------------------------|-------------------------------------------------------------------------|

*\*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.**