



I.L.A LOCAL 1235 FEDERAL CREDIT UNION

201 CHESTNUT STREET-2ND FLOOR NEWARK, NJ 07105

(973)344-8660 | (973)732-1698

www.ila1235fcu.com

The credit union account fee schedule:

- New Member Fee - \$10.00*
- New Reloadable Debit Card Fee - \$5.00*
- Checking Account Fee - \$20.00*
- VISA Debit Chip Card (ONLY W/CHECKING ACCOUNT) - \$6.00*
- Loan Application Fee with / without TRW - \$10.00/\$20.00
- Excess Withdrawal Fee (6 per quarter) - \$6.00 per withdrawal
- Excess Reload Fee (6 per quarter) - \$6.00 per reload
- Check Copies (12 free copies per year) - \$5.00 per check
- Duplicate Statements (after 1 year history) - \$5.00 per quarter
- Early Withdrawal Fee (from Club & CD accounts) - \$10.00
- Stop Payment Fee - \$37.00
- Early Account Closing Fee (60 days) - \$10.00
- Late Loan Payment Fee (after 5 days) - \$30.00
- Non-Sufficient Funds Fee - \$30.00
- Over-Draft Protection (Share Account) - \$30.00 per over-drafted item
- Sustained Overdraft (over 5 days) - \$30.00
- Early Refinance Fee (before 6 months) - \$50.00
- Dormant Account Fee (no activity for 1yr) - \$25.00
- Returned Check Fee - \$30.00
- **Checking Account Monthly Fee (min. balance required \$100.00) - \$10.00**
- Foreign ATM Transaction - \$2.00 (*Charge 1% international transactions*)

ONE TIME FEE SET-UP

Last Revised 9/28/2018