



## I.L.A LOCAL 1235 FEDERAL CREDIT UNION

201 CHESTNUT STREET-2<sup>ND</sup> FLOOR NEWARK, NJ 07105

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

Website - [www.ila1235fcu.com](http://www.ila1235fcu.com)

Email - [info@ila1235fcu.com](mailto:info@ila1235fcu.com)

The credit union account fee schedule:

- New Member Fee - \$10.00\*
- New Reloadable Debit Card Fee - \$10.00\*
- Checking Account Fee - \$20.00\*
- VISA Debit Chip Card ([only accessible with checking](#)) - \$10.00\*
- Checking Account Monthly Fee (min. balance required \$100.00) - \$10.00
- Loan Application Fee with Credit Score - \$15.00
- Loan Application Fee without Credit Score (rules and restrictions apply) - \$25.00
- Excess Withdrawal Fee (6 per quarter) - \$7.00 per withdrawal
- Excess Reload Fee (6 per quarter) - \$7.00 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) - \$15.00
- 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
- Early Loan Special Refinance Fee (rules and restrictions apply) - \$30.00
- Dormant Account Fee (no activity for 365 days) - \$25.00
- Returned Check Fee - \$30.00
- Foreign ATM Transaction - \$2.00 (*Charge 1% international transactions*)

*\*ONE TIME FEE SET-UP\**

Last Revised 2/21/2019