

I.L.A LOCAL 1235 FEDERAL CREDIT UNION

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

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

Website - www.ila1235fcu.com

Email - info@ila1235fcu.com

The credit union account fee schedule:

- New Member Fee - \$10.00*
- New Reloadable Debit Card Fee - \$10.00
- Checking Account Fee - \$35.00*
- Checking Account Monthly Fee (min. balance required \$100.00) - \$10.00
- VISA Debit Chip Card ([only accessible with checking](#)) - \$10.00
- Account Not Found (E-Pay/ACH) Fee - \$10.00 per item
- 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
- Escheat Fee - \$75.00
- 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
- Return Mail Fee - \$5.00
- Notary Fee - \$5.00
- Fed-Ex Fee – estimate \$30.00-\$35.00 (week-day) / \$50.00 (weekend) delivery
- Foreign ATM Transaction - \$2.00 (*Charge 1% international transactions*)

**ONE TIME FEE SET-UP* unless lost or stolen card must be reorder – fees may apply*

Last Revised 10/12/2021