

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

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

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

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

The credit union account fee schedule:

### GENERAL:

- Check Copies (4 free copies within same year) - \$5.00 *per check*
- Dormant Account Fee (no activity for 365 days) - \$25.00
- Duplicate Statements (after 1 year history) - \$5.00 *per quarter*
- Early Account Closing Fee (60 days) – \$10.00
- Early Loan Special Refinance Fee (rules and restrictions apply) - \$30.00
- Early Refinance Fee (before 6 months) - \$50.00
- Early Withdrawal Fee (from Club & CD accounts) - \$15.00
- Escheat Fee - \$50.00
- Fed-Ex Fee – estimate \$30.00-\$35.00 (weekday) / \$50.00 (weekend) delivery
- Garnishment/Levy Fee - \$75.00
- Incoming Wire Transfer - \$10.00 *per item*
- Late Loan Payment Fee (after 5 days) - \$30.00
- Loan Application Fee with Credit Score - \$15.00
- Loan Application Fee without Credit Score (rules and restrictions apply) - \$30.00
- New Member Fee - \$10.00\*
- Notary Fee - \$5.00
- Paper Statement Fee - \$3.00 *per quarter*
- Outgoing Domestic Wire Transfer - \$ 25.00 *per item*
- Return Mail Fee - \$3.00 *per item*
- Returned Check Fee - \$30.00 *per item*
- Stop Payment Fee - \$37.00 *per item*
- Virtual Gift Card - \$3.00 *per item*

### SHARE/DRAFT ACCOUNTS:

- Account Not Found (E-Pay/ACH) Fee - \$10.00 *per item*
- Checking Account Fee - \$35.00\*
- Checking Account Monthly Fee (*min. balance required \$100.00*) - \$10.00
- Excess Reload Fee (6 per quarter) - \$7.00 *per reload*
- Excess Withdrawal Fee (6 per quarter) - \$7.00 *per withdrawal*
- Non-Sufficient Funds Fee - \$30.00
- Over-Draft Protection (Share Account) - \$10.00 *per over-drafted item*
- Sustained Overdraft (over 5 days) - \$30.00

### ATM/DEBIT CARD:

- ATM Withdrawal Transaction Fee (*2 free per month*) - \$0.50 *per item*
- Foreign ATM Transaction - \$2.00 (*Charge 1% international transactions*)
- Reloadable Debit Card Fee - \$10.00
- VISA Debit Chip Card (**only accessible with checking**) - \$10.00

***\*\*One time set up fee\*\* Last Revised 4/27/22***