



FEE SCHEDULE
Effective 03/01/2025

WITHDRAWAL FEES & LIMITS

Audio Response System Withdrawal in Excess of 1 Per Month	\$1.00 Per Item
Manually Issued Withdrawals Through Credit Union Personnel in Excess of 1 per month	\$2.00 Per Item
ATM Withdrawal/POS transactions in excess of 1 per month	\$1.00 Per Month
Wakefern FCU ATM Withdrawals (Located at 505 Division Street Elizabeth, NJ 07201)	No Fee
Check Withdrawals Issued Through PC Homebanking	No Fee

ACCOUNT FEES

To Open an Account	\$1.00 Per Account
Check Copy Fee	\$10.00 Per Item
Stop Payment Fee (Draft or ACH)	\$35.00 Per Item
Official Check Stop Payment	\$35.00 Per Item
Repetitive Manual Post (Draft or ACH)	\$35.00 Per Item
Return Item Fee	\$35.00 Per Item
Insufficient/Uncollected Funds Fee	\$35.00 Per Item
Dormant Account Fee	
Balance Under \$250 + Inactive for 1 year	\$10.00 Per Month
Escheatment Fee (After 3 years of No Activity)	\$75.00
Account Research fee (\$50.00 Minimum)	\$50.00 Per Hour
Account Restoration Fee (Within 1 Year)	\$50.00 Per Occurrence
Legal Process Fee	\$50.00 Per Item
Overdraft Protection Transfer Fee	\$5.00 Per Transfer
Regular Paper Statement via US Mail (E-Statements are FREE)	\$3.00 Per Statement
Returned Statement Fee	\$10.00 Per Statement
Replacement of ATM Card (First Time Free)	\$5.00 Per Card

OTHER FEES

Loan Application Fee	\$10.00 Per Application
Short Term Loan Application Fee	\$20.00 Per Application