First Harvest Credit Union
FEES & CHARGES

Effective September 1, 2022

1617 Hurffville Road
PO Box 5530
Deptford, NJ 08096
800-582-7640
FIRSTHARVESTCU.COM

Insured by NCUA
MEMBERSHIP
• Initial Membership ........................................... $10
• Membership under age 18 ................................... FREE

CLUB ACCOUNTS
Educator’s Club
• Account Transfer or Withdrawal .......................... $10 per transaction

Holiday or Vacation Club
• Account Withdrawal Fee ..................................... 10% of amount withdrawn, minimum withdrawal is $250
• Failure to complete minimum balance of $250 .............. $10

PROGRESSIVE MONEY MARKET ACCOUNT
• Service Fee ..................................................... $10/Month balance below $1,500

ATM TRANSACTIONS
First Harvest Credit Union ATM’s
• Inquiry ......................................................... FREE
• Transfer ....................................................... FREE
• Withdrawal .................................................... FREE

Out-Of-Network AllPoint ATM’s
• Inquiry ........................................................ $1.50 each
• Transfer ........................................................ FREE
• Withdrawal ...................................................... $1.50 each

GENERAL SERVICES
• Account Research ........................................... $30/hour
• Bad Address .................................................... $5/month
• Deposited item returned .................................... $30/item
• Duplicate Lien Release ...................................... $5
• Escheatment ...................................................... $100/account
• Inactive Account 1 ........................................... $10/month after 12 months of no activity
• Inactive IRA Account 2  .................................. $25/annual
• Legal Process Fee ............................................ $100/Request
• Member Check Cashing .................................... $5 each
• Money Order ................................................... $3 each
• Non-Member Check Cashing ............................ $10 each
• Statement Copy ............................................... $5 each
• Official Check ................................................... $5 each
  withdrawal payable to third party

CHECKING ACCOUNTS
• Paper Statement Fee ....................................... $2.50
• Non-sufficient Funds ....................................... $35/item
• Uncollected Funds .......................................... $35/item
• Stop Payment .................................................. $35 each
• Overdraft transfer from Savings Account ............. $7 each
• $25 increment
• Statement History ........................................... $5 statement
• Copy of Check ................................................ $5 copy
• Courtesy Pay .................................................. See Chart

WIRE TRANSFERS
• Incoming ....................................................... $10 each
• Outgoing ....................................................... $25 each
• International ................................................... See Chart

Transfer Amount Fee
$0.01 - $999.99 $50
$1,000.00 - $9,999.99 $100
$10,000.00 - Over $250

EBANKING
• Inactive 180 Days ........................................... $3/month
• Paper Statement ................................................ FREE

BILL PAY
• Inactive 180 Days ........................................... $5/month
• Copy of Check .................................................. $5 each
• Stop Payment .................................................... $35 each

VISA CREDIT CARDS
• Replacement ................................................... $10
• Rush Replacement ............................................ $30

VISA DEBIT CARD
• Replacement ................................................... $10
• Rush Replacement ............................................ $30

ATM CARD
• Replacement ................................................... $10
• Rush Replacement ............................................ $30

RELOADABLE VISA PREPAID DEBIT CARDS
• Purchase ........................................................ $5 each
• Purchase Secondary Card 3 ............................. $2.50 each
• Reload by Direct Deposit ................................... FREE
• Replacement ..................................................... $9.95

VISA GIFT CARDS
• Stop Payment .................................................... $35 each
• Copy of Check ................................................... $5 each

BILL PAY
• Paper Statement ................................................ FREE
• Inactive 180 Days ........................................... $3/month

EBANKING
• Incoming ....................................................... $10 each
• Outgoing ....................................................... $25 each
• International ................................................... See Chart

Amount Fee
$0.01 - $999.99 No Fee
$1,000.00 - $19,999 $10.00
$20,000 - $29,999 $20.00
$30,000 - Above $30.00

1 Fee assessed after 12 months of inactivity with balance under $500, with no loan or credit card and account holder is over 18. Fee is assessed per deposit account, not per account holder.
2 Annual fee after one year and balance under $500
3 Up to two additional cards per account