



First Harvest Credit Union FEES & CHARGES

Effective January 13, 2021

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

Insured by NCUA



FEE SCHEDULE

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- Account Withdrawal Fee.....10% of amount withdrawn, minimum withdrawal is \$250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 Account¹.....\$10/month after 12 months of no activity
- Inactive IRA Account².....\$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

Amount	Fee
\$0.01 - \$1.99	No Fee
\$2.00 - \$4.99	\$10.00
\$5.00 - \$9.99	\$15.00
\$10.00 - \$19.99	\$25.00
\$20.00 - Above	\$35.00

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 StatementFREE

BILL PAY

- Inactive 180 Days.....\$5/month
- Copy of Check.....\$5 each
- Stop Payment.....\$35 each

VISA GIFT CARDS

- Gift Card Purchase up to \$1000\$3/each
- Gift Card Replacement\$5

RELOADABLE VISA PREPAID DEBIT CARDS

- Purchase\$5 each
- Purchase Secondary Card³\$2.50 each
- Reload in Branch.....\$2 each
- Reload by Direct DepositFREE
- Replacement.....\$9.95

VISA CREDIT CARDS

- Replacement.....\$10
- Rush Replacement.....\$30

VISA DEBIT CARD

- Replacement.....\$10
- Rush Replacement.....\$30

ATM CARD

- Replacement.....\$10
- Rush Replacement.....\$30

EZ PAY

- Online Loan Payment.....FREE
- Pay by Phone.....\$10

¹Fee assessed after 12 months of inactivity with balance under \$500, with no loan or credit card and account holder is over 18.

²Annual fee after one year and balance under \$500

³Up to two additional cards per account