



Spring Newsletter 2023

FDU Credit Union has a special Credit Card promotion through May 1, 2023. Balance Transfers completed during this time will receive 3.99% APR for 13 months from the date of transfer. FDU Credit Union does not have a balance transfer fee.



Join us on May 5, 2023 to celebrate Cinco De Mayo and Let's Taco 'bout Vacation Loans

We will have treats, gifts and loan applications ready for you

Applications accepted beginning May 1, 2023

Due to the success of our Holiday Loans, FDU Credit Union is offering Vacation Loans to our members with the same convenient application process. An application fee of \$20.00 is required with each application submitted.

- **12 month maximum payback with a .25% discount through payroll deduction or automated transfer**
- **Borrow up to \$2500.00**
- **Directly deposited into your account**
- **Call 973-301-0931 to apply**

********You can now download our new Home Banking App!
Just look for FDUFCU at the Apple and Google Play Stores.***

Fee Schedule

April 1, 2023

ATM TRANSACTIONS

Cash Withdrawal	\$ 1.50 per occurrence
Transfer	\$ 1.00 per occurrence
Balance Inquiry	\$ 1.00 per occurrence
Lost/Stolen/Replacement Card	\$ 7.00
Pin Replacement	\$ 7.00
Card Reinstatement	\$15.00
FDU Debit Card W/D @ FDU ATM	FREE
Debit Card Inactivity Fee	\$7.00/3 mths/ no use

OTHER ACCOUNT FEES

Early W/D Christmas Club	\$5.00 after 1st withdrawal
Excess W/D Vacation Club	\$5.00 after 2nd withdrawal
Money Order	\$1.00
Returned Check Deposit	\$40. min (5% face value)
***Dormant Account	\$5.00 per month
***Early Account Closing	\$25.00
Incorrect Address Fee	\$2.00 per month
Return Mail Fee	\$5.00
Excessive savings W/D	\$5.00 after 5/mth
Third Party Check W/D	\$5.00
Password Reset	FREE
Monthly Maint for Share	
Acct only (no other products/ svcs)	\$1.50
Home Banking Fee	\$3.00 FREE w/E-statements* and checking or loan
Bill Pay Fee++	FREE w/ Home Banking*

SHARE/DRAFT ACCOUNT

NSF Returned Share Draft	\$40.00per submission
NSF Paid Share Draft	\$40.00per submission
NSF Returned ACH	\$40.00per submission
NSF Paid ACH	\$40.00per submission
Paid/Return Share Draft/ACH	
Uncollected Funds	\$40.00per submission
ACH Exception++++	\$40.00per submission
Stop Payment	\$40.00/6 months
Share Draft photocopy	\$5.00
Overdraft transfer	\$5.00

STATEMENTS

Replacement Statement	\$5.00
Research Fees	\$25.00/hr
Cut off statement	\$2.00 per page

WIRE TRANSFERS

Outgoing Domestic	\$40.00
Outgoing International	\$60.00
Returned wire fee	\$15.00
Incoming Wires	FREE

GIFT/TRAVEL CARD FEES

Gift/Travel Card Fee	\$2.50
Travel Card Reload Fee	\$4.00
Other Card Fees	see CUMoney Disclosure

ADMINISTRATIVE FEES

***Inactive Account Fee	\$35.00
Bad Address Closing Fee	\$35.00
Levy (per occurrence)	\$75.00
Verification of Accounts	\$25.00
Notary Fees	FREE
Fedex/UPS Fee	Pass-through charge (\$35.00 minimum)
Personal Account Assistance	\$10.00/hr

LOANS+++

Modification Fee	\$50.00
Modification Fee/Home Equity	\$100.00
Subordination Request	\$50.00
Short Term Loan App Fee	\$25.00
Consumer Loan Skip a Pay Fee	\$25.00
Home Equity Loan Skip a Pay Fee	\$35.00
Payoff Request	\$30.00
Holiday Loan App Fee	\$20.00

Vacation Loan App Fee	\$20.00
Lien release letter	\$15.00
Missed scheduled closing Fee	\$10.00
Loan Revision Fee	\$5.00-\$20.00
Home Equity Application Fee	\$250.00 (refunded if closed and with advance within 7 days**)
Payment Transfer Fee	\$5.00 (Credit Union initiated for non payment)
Additional Payment Reversal Fee	\$10.00 (must be requested in writing 2 weeks in advance)
Loan Research Fee+++++	\$25.00/hr
Cash Advance Fees	greater of \$5.00 or 2.00 %

Credit Cards See separate disclosure

* Home Banking, Bill Pay, Checking and Debit Card Services are suspended for security reasons after 3 consecutive months of inactivity. All account fees will be reinstated if required services are suspended. Reinstatement fees may apply.

**Ask our Loan Officer for details

***FDUFCU considers an account dormant if there are no transactions initiated by the member for a period of one year or more. FDUFCU considers an account inactive if there are no transactions initiated by the member for a period of six months or more.

If an account is overdrawn for more than 24 hours, or if a Loan is more than 15 days past due, some or all Credit Union services may be suspended. The Credit Union reserves the right not to reinstate any services suspended for misuse of any account, service or product.

****Accounts will be considered early closing if closed within 6 months of opening.

++You must have home banking and a checking account to use the bill payer service.

+++Other fees associated with loans may apply. Please see your Loanliner agreement and other disclosures for all applicable fees

++++ACH Exception Fee refers to continued use of incorrect account number after notification, excessive removal of authorizations, authorization of incorrect account information

MLA Covered Borrowers:

If you would like to receive your disclosures orally, email us with your phone number and we will call you or you can call us, provide us with proof of charges for this call and we will reimburse you.

+++++Loan Research fees may be assessed for disputed claims that are unfounded, loan history that has been previously provided, or previously charged off loan history.