



Schedule of Fees & Charges

As of March 1, 2014

Non-Sufficient Funds	\$25.00 per item
.....Maximum Daily NSF Chg.	\$125.00
Stop Payment Requests (Draft & ACH)	\$25.00 per item
Overdraft Protection (transfer from shares)	\$2.00 (Free to Double Nickel members)
Returned Item Unpaid	\$10.00
3 rd Party Charge-Back written to CU by member	\$25.00
Check Copies	\$1.00 each
Monthly Service Charge – Checking	FREE
Account Reconciliation/Research	\$30.00 per hour (\$15.00 minimum)
Replacement ATM/VISA Check Card	\$8.00
Point of Sale Transactions	Subject to Merchant
VISA Check Card	No monthly service fee
ATM Transactions (LCU machine)	FREE
ATM Transactions Non-Member (LCU machine)	\$2.50
ATM Transactions (non-LCU owned machine)	Subject to Merchant
Phone Inquiry / Transfer	\$2.00
Fax Service	\$1.00 per page
Incoming/Outgoing Wire Transfer	\$15.00
Incoming/Outgoing International Wire (outside U.S.)	\$45.00
Notary Public Service	FREE (\$10.00 to non-members)
Account Activity Printout	\$5.00
Cashiers Checks	\$4.00 (Free to Double Nickel members)
Membership Fee (non-refundable)	\$5.00
Excessive Share Withdrawals (3 per-month free)	\$2.00 each
“PENNY” – 24-hr automated teller service	FREE
Home Banking – Application required	FREE
Money Orders	\$1.49
Early Closure of Account (90-days)	\$15.00
Admin of Government Documents	\$25.00
Checks	Subject to Merchant
Basic Checks FREE to Double Nickel Account members- 1 box per order	
Pre-Paid MasterCard	\$5.99 for card, plus transaction fees
Loose Coin Counting	2% of balance
Early Withdrawal Share Certificates	\$10 minimum charge

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