

FEE SCHEDULE

Effective February 1, 2018

Share (Savings)

Membership Fee	\$5.00 (one-time non-refundable fee)
Monthly Fee	\$0
Early Closing Fee	\$25.00 (within 90-days of account open date)
Excessive Withdrawals	\$2.00 (3 free withdrawals allowed each month)
Transfer to Checking (to cover overdrafts)	\$2.00 per transfer

Regular Share Draft (Checking)

Monthly Service Charge	\$0
Per Item Presentment Charge	\$0
Non-Sufficient Funds (NSF Fee)*	\$25.00 per item (maximum daily charge \$125.00)
<i>*items returned unpaid created by check, in-person withdrawals, ATM or electronic means.</i>	
Courtesy Pay (NSF Fee) **	\$25.00 per item (maximum daily charge \$125.00)
<i>**items paid created by check, in-person withdrawals, ATM or electronic means. Subject to application, approval and authorization to opt-in the program.</i>	
Copy of a Check	\$1.00
Stop Payment requests	\$25.00 per item
Returned Item Unpaid	\$10.00
Check Printing	Subject to Vendor

Small Business Checking (Sole Proprietors, Partnerships, Associations)

Monthly Service Charge	\$19.00
Per Item Presentment Charge	\$0
Non-Sufficient Funds (NSF Fee)*	\$25.00
<i>*Courtesy Pay not available</i>	
Returned Item Unpaid	\$10.00

Miscellaneous Fees

3 rd Party Charge-Back (check written to LCU by Member)	\$25.00
Account Reconciliation/Research	\$30.00 per hour (\$15.00 minimum)
Phone Inquiry to Teller or Funds Transfer	\$2.00
Account Activity Printout	\$5.00 per quarter
Cashier's Check	\$4.00
Money Orders	\$1.49
Administration of Government Documents	\$30.00
Bulk Coin/ Loose Coin Counting	2% of balance (\$2.00 minimum)
Home Banking	FREE!
"Penny"- 24 hr. automated virtual teller	FREE!
Fax Service	\$1.00 per page
Notary Public Service	FREE! to members (\$10.00 to non-members)

Electronic Services Fees

Online Bill Pay Service	6 per month FREE then 50 cents each
Check by Phone (EFT transfer – 1 time)	\$7.00
Online EFT via Paytrace for Loan Payments	\$5.00
VISA Cash Advance for non-member	\$5.00
Expedited Request Debit Card POS Limit Increase	\$5.00
VISA Check/Debit Card	No Monthly Service Fees
Replacement VISA Plastic Cards	\$10.00 each
Incoming/Outgoing Wire Transfer	\$15.00
Incoming/Outgoing International Wire Transfer	\$45.00
ATM Transactions-member card (LCU Machine)	FREE!
ATM Transactions-non-member card (LCU machine)	\$2.50
ATM Transactions- other machines	subject to vendor