

Fee Schedule Update

Effective January 2025

Personal Fees

Account Closure	\$25 if closed within 6 months of account opening												
Account Research	\$25 per hour (or fraction thereof)												
ACH Stop Payment	\$25 each												
ATM Withdrawals (non-LFCU owned ATMs)	5 free each month, \$2.00 each additional (unlimited free withdrawals at all LFCU-owned ATMs)												
Attachment (Tax Levy, Garnishment)	\$75 each												
Bad Address on Account	\$10 per month												
Cashier's Check	\$5 each												
Check Deposit Return	\$25 each												
Check Photocopy	\$2 each; free if member retrieves via Online Banking												
Courtesy Pay Privilege Overdraft Fee	\$30 each occurrence												
Debit Card Replacement													
Excessive (more than 2 per calendar year)	\$10 each												
Instant Issue (in person at a participating branch location)	\$10 each												
Dormant Account Fee	\$10 per month												
Escheatment Fee	\$50 per savings												
Expedited Card Shipping (credit or debit)	Current fee set by shipping provider (USPS, FedEx, Overnight) at the time of mailing.												
Failure to Maintain Minimum Share Savings Balance	\$10 per month												
Foreign Transaction Fee	2%												
Mastercard® Gift Card	\$2.50 inactivity fee (after 12 months)												
Effective January 1, 2025, gift cards will no longer be available for purchase. All cards purchased prior to December 31, 2024 will remain active until balance is zero or expiration.													
Non-Member Check Cashing	\$10 per check												
NSF or ACH Item Return (Check, ACH, ATM overdraft)	\$30												
Overnight Mail Delivery	Current fee set by shipping provider (USPS, FedEx, Overnight) at the time of mailing.												
Returned Bill Pay Item	Bill Pay provider charges a \$25 fee for overdrafts (this fee is in addition to LFCU's NSF fee)												
Safe Deposit Boxes	<table border="1"> <thead> <tr> <th><u>Size</u></th> <th><u>Annual Fee</u></th> </tr> </thead> <tbody> <tr> <td>3"x 5"</td> <td>\$35.00</td> </tr> <tr> <td>5"x 5"</td> <td>\$55.00</td> </tr> <tr> <td>3"x 10"</td> <td>\$75.00</td> </tr> <tr> <td>5"x 10"</td> <td>\$105.00</td> </tr> <tr> <td>10"x 10"</td> <td>\$135.00</td> </tr> </tbody> </table>	<u>Size</u>	<u>Annual Fee</u>	3"x 5"	\$35.00	5"x 5"	\$55.00	3"x 10"	\$75.00	5"x 10"	\$105.00	10"x 10"	\$135.00
<u>Size</u>	<u>Annual Fee</u>												
3"x 5"	\$35.00												
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3"x 10"	\$75.00												
5"x 10"	\$105.00												
10"x 10"	\$135.00												
Safe Deposit Box Lock Replacement	\$250.00												
Statement Photocopy	\$3 each												
Stop Payment (Personal Check/Cashier's Check)	\$25 each												
Wire Transfers	Outgoing: \$25 each (domestic) \$40 each (foreign)												

Business Fees

	Business Basic	Business Performance
Account Closure	\$25 if closed within 6 months of account opening	\$25 if closed within 6 months of account opening
Account Research	\$25 per hour (or fraction thereof)	\$25 per hour (or fraction thereof)
Account Verification	\$20 each	\$20 each
ACH Platform Services	Contact for proposal	Contact for proposal
ACH Stop Payment	\$25 each	\$25 each
ATM Withdrawals (non-LFCU owned ATMs)	5 free each month, \$2.00 each additional (unlimited free withdrawals at all LFCU- owned ATMs)	5 free each month, \$2.00 each additional (unlimited free withdrawals at all LFCU- owned ATMs)
Attachment (tax levy, garnishment)	\$75 each	\$75 each
Bad Address on Account	\$10 per month	\$10 per month
Business Cash/Coin Order Fee	\$5 per order	-
Business Deposit Tickets & Stamp	Prices vary on style	Prices vary on style
Cashier's Check	\$5 each	\$5 each
Check Photocopy	\$2 each; free if member retrieves via Online Banking	\$2 each; free if member retrieves via Online Banking
Check Stop Payment	\$25 each	-
Debit Card Replacement		
Excessive (more than 2 per calendar year)	\$10 each	\$10 each
Instant Issue (in person at a participating branch location)	\$10 each	\$10 each
Dormant Account Fee	\$10 per month	\$10 per month
Escheatment Fee	\$50	\$50
Failure to Maintain Minimum Share Savings Balance	\$10 per month	\$10 per month
Foreign Transaction Fee	2%	2%
Monthly Maintenance Fee	\$5 (Waived with \$500 minimum average daily balance)	\$20
Non-Member Check Cashing	\$10 per check	\$10 per check
NSF or ACH Item Return (Check, ACH, ATM overdraft)	\$30 each	\$30 each
Overnight Mail Delivery	Current fee set by shipping provider (USPS, FedEx, Overnight) at the time of mailing.	Current fee set by shipping provider (USPS, FedEx, Overnight) at the time of mailing.
Payroll/Merchant Services	Contact for proposal	Contact for proposal
Per Item Charge:	\$.35 per item after 50	-
Remote Deposit Capture	Contact for proposal	Contact for proposal
Returned Bill Pay Item	Bill Pay provider charges a \$25 fee for overdrafts (this fee is in addition to LFCU's NSF fee)	Bill Pay provider charges a \$25 fee for overdrafts (this fee is in addition to LFCU's NSF fee)
Returned Deposit Item	\$25 each	\$25 each
Stop Payment (Personal Check/Cashier's Check)	\$25 each	\$25 each
Statement Photocopy	\$3	\$3
Wire Transfers	Incoming: \$15 each Outgoing: \$25 each (domestic) \$40 each (foreign)	Incoming: \$15 each Outgoing: \$25 each (domestic) \$40 each (foreign)