

# Fee Schedule Update

Effective November 2023

## Personal Fees

<b>Account Closure</b>	\$25 if closed within 6 months of account opening
<b>Account Research</b>	\$25 per hour (or fraction thereof)
<b>Account Verification</b>	\$20 each
<b>ACH Loan Payment/Transfer via Member Representative</b>	\$25
<b>ACH Stop Payment</b>	\$25 each
<b>ACH Origination Transfer Limits</b> Share (Savings) Account Checking (Sharedraft) Account	Per Transfer: \$10,000; Daily: \$20,000; Monthly: \$30,000 Per Transfer: \$10,000; Monthly: \$30,000
<b>ATM Withdrawals (non-LFCU owned ATMs)</b>	5 free each month, \$2.00 each additional (unlimited free withdrawals at all LFCU-owned ATMs)
<b>Attachment (Tax Levy, Garnishment)</b>	\$75 each
<b>Bad Address on Account</b>	\$10 per month
<b>Cashier's Check</b>	\$5 each
<b>Check Deposit Return</b>	\$25 each
<b>Check Photocopy</b>	\$2 each; free if member retrieves via Online Banking
<b>Courtesy Pay Privilege Overdraft Fee</b>	\$30 each occurrence
<b>Credit Card Late Payment</b>	\$25 per month
<b>Debit Card Replacement</b> Excessive (more than 2 per calendar year) Instant Issue (in person at a participating branch location)	\$10 each \$10 each
<b>Debit Card Transaction Limits</b> ATM Withdrawals Debit POS (PIN) Credit Purchase (Swipe of Chip)	\$1,000.00 and 10 transactions within a 24-hour period \$1,000.00 and 20 transactions within a 24-hour period \$10,000.00 and 20 transactions within a 24-hour period
<b>Dormant Account Fee</b>	\$20 per month
<b>Excessive Money Market Withdrawals</b>	\$20
<b>Excessive Preferred Savings Account withdrawals</b>	6 free per calendar quarter, \$10 each additional
<b>Excessive Premier Savings Account withdrawals</b>	6 free per calendar quarter, \$100 each additional
<b>Expedited Card Shipping (credit or debit)</b>	First Class: \$5 Postal Express: \$15 FedEx (domestic): \$20 FedEx (International): \$40 Overnight (order by 2pm): \$40
<b>Failure to Maintain Minimum Share Savings Balance</b>	\$10 per month
<b>Foreign Transaction Fee</b>	2%
<b>Loan Late Payment</b>	5% of payment amount due
<b>Mastercard® Gift Card</b>	\$4.95 purchase price \$2.50 inactivity fee (after 12 months) \$10.00 replacement fee
<b>Non-Member Check Cashing</b>	\$10 per check
<b>NSF or ACH Item Return (Check, ACH, ATM overdraft)</b>	\$30 each time presented, to include retries of the same item
<b>Online Banking Checks</b>	\$5 each
<b>Online Bill Pay</b>	\$5 per month
<b>Overnight Mail Delivery</b>	\$18 each
<b>Returned Bill Pay Item</b>	Bill Pay provider charges a \$25 fee for overdrafts (this fee is in addition to LFCU's NSF fee)
<b>Share Savings Withdrawals</b>	4 free each month, \$1 each additional
<b>Short-Term Account History/Interim Statements</b>	\$5 each
<b>Skip a Payment</b>	10% of full payment per loan
<b>Statement Photocopy</b>	\$3 each
<b>Stop Payment (Personal Check/Cashier's Check)</b>	\$25 each
<b>Wire Transfers</b>	Outgoing: \$25 each (domestic) \$40 each (foreign)

## Business Fees

	<b>Business Basic</b>	<b>Business Performance</b>
<b>Account Closure</b>	\$25 if closed within 6 months of account opening	\$25 if closed within 6 months of account opening
<b>Account Research</b>	\$30 per hour (or fraction thereof)	\$10 per hour (or fraction thereof)
<b>Account Verification</b>	\$20 each	\$20 each
<b>ACH Platform Services</b>	Contact for proposal	Contact for proposal
<b>ACH Stop Payment</b>	\$25 each	\$25 each
<b>ATM Withdrawals (non-LFCU owned ATMs)</b>	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)
<b>Attachment (tax levy, garnishment)</b>	\$75 each	\$75 each
<b>Bad Address on Account</b>	\$10 per month	\$10 per month
<b>Business Account Research Fee</b>	\$30 per hour	\$10 per hour
<b>Business Cash/Coin Order Fee</b>	\$5 per order	-
<b>Business Deposit Tickets &amp; Stamp</b>	Prices vary on style	Prices vary on style
<b>Cashier's Check Stop Payment</b>	\$25 each	-
<b>Cashier's Check</b>	\$8 each	\$8 each
<b>Check Photocopy</b>	\$2 each; free if member retrieves via Online Banking	\$2 each; free if member retrieves via Online Banking
<b>Check Stop Payment</b>	\$25 each	-
<b>Credit Card Late Payment</b>	\$35 per month	\$35 per month
<b>Debit Card Replacement</b>		
<b>Excessive (more than 2 per calendar year)</b>	\$10 each	\$10 each
<b>Instant Issue (in person at a participating branch location)</b>	\$10 each	\$10 each
<b>Debit Card Transaction Limits</b>		
<b>ATM Withdrawals</b>	\$1,000.00 and 10 transactions within a 24-hour period	\$1,000.00 and 10 transactions within a 24-hour period
<b>Debit POS (PIN)</b>	\$1,000.00 and 20 transactions within a 24-hour period	\$1,000.00 and 20 transactions within a 24-hour period
<b>Credit Purchase (Swipe of Chip)</b>	\$10,000.00 and 20 transactions within a 24-hour period	\$10,000.00 and 20 transactions within a 24-hour period
<b>Dormant Account Fee</b>	\$20 per month	\$20 per month
<b>Excessive Money Market Withdrawals</b>	\$20	\$20
<b>Excessive Preferred Savings Withdrawals</b>	6 free per calendar quarter, \$10 each additional	6 free per calendar quarter, \$10 each additional
<b>Excessive Premier Savings Withdrawals</b>	6 free per calendar quarter, \$100 each additional	6 free per calendar quarter, \$100 each additional
<b>Failure to Maintain Minimum Share Savings Balance</b>	\$10 per month	\$10 per month
<b>Foreign Transaction Fee</b>	2%	2%
<b>Loan Late Payment</b>	5% of payment amount due	5% of payment amount due
<b>Minimum Balance</b>	\$50	\$50
<b>Monthly Maintenance Fee</b>	\$5 (Waived with \$500 minimum average daily balance)	\$20
<b>Non-Member Check Cashing</b>	\$10 per check	\$10 per check
<b>NSF or Returned Item (Check, ACH, ATM overdraft)</b>	\$30 each	\$30 each
<b>Online Banking Checks</b>	\$5 each	\$5 each
<b>Online Bill Pay</b>	\$5 per month	-
<b>Opening Deposit</b>	\$100	\$1,000
<b>Overnight Mail Delivery</b>	\$18 each	\$18 each
<b>Payroll/Merchant Services</b>	Contact for proposal	Contact for proposal
<b>Per Item Charge:</b>	\$.35 per item after 50	-
<b>Remote Deposit Capture</b>	Contact for proposal	Contact for proposal
<b>Replacement ATM/Debit Card</b>	\$10 each	\$10 each
<b>Returned Bill Pay Item</b>	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)
<b>Returned Deposit Item</b>	\$25 each	\$25 each
<b>Share Savings Withdrawals</b>	4 free each month, \$1 each additional	4 free each month, \$1 each additional
<b>Short-Term Account History</b>	\$5.00 each	\$5.00 each
<b>Skip a Payment</b>	10% of full payment per loan	10% of full payment per loan
<b>Statement Photocopy</b>	\$3	\$3
<b>Wire Transfers</b>	Incoming: \$15 each Outgoing: \$25 each (domestic) \$40 each (foreign)	Incoming: \$15 each Outgoing: \$25 each (domestic) \$40 each (foreign)