

Fee Schedule Update

Effective May 2022

Personal Fees

Account Closure	\$25 if closed within 6 months of account opening
Account Research	\$25 per hour (or fraction thereof)
Account Verification	\$20 each
ACH Loan Payment/Transfer via Member Representative	\$25
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
Credit Card Late Payment	\$25 per month
Debit Card Replacement	
Excessive (more than 2 per calendar year)	\$10 each
Instant Issue (in person at a participating branch location)	\$10 each
Debit Card Transaction Limits	
ATM Withdrawals	\$1,000.00 and 10 transactions within a 24-hour period
Debit POS (PIN)	\$1,000.00 and 20 transactions within a 24-hour period
Credit Purchase (Swipe of Chip)	\$10,000.00 and 20 transactions within a 24-hour period
Dormant Account Fee	\$20 per month
Excessive Money Market Withdrawals	\$20
Excessive Preferred Savings Account withdrawals	6 free per calendar quarter, \$10 each additional
Excessive Premier Savings Account withdrawals	6 free per calendar quarter, \$100 each additional
Expedited Card Shipping (credit or debit)	First Class: \$5 Postal Express: \$15 FedEx (domestic): \$20 FedEx (International): \$40 Overnight (order by 2pm): \$40
Failure to Maintain Minimum Share Savings Balance	\$10 per month
Foreign Transaction Fee	2%
Loan Late Payment	5% of payment amount due
Mastercard® Gift Card	\$4.95 purchase price \$2.50 inactivity fee (after 12 months) \$10.00 replacement fee
Non-Member Check Cashing	\$10 per check
NSF or ACH Item Return (Check, ACH, ATM overdraft)	\$30 each time presented, to include retries of the same item
Online Banking Checks	\$5 each
Online Bill Pay	\$5 per month
Overnight Mail Delivery	\$18 each
Returned Bill Pay Item	Bill Pay provider charges a \$25 fee for overdrafts (this fee is in addition to LFCU's NSF fee)
Share Savings Withdrawals	4 free each month, \$1 each additional
Short-Term Account History/Interim Statements	\$5 each
Skip a Payment	10% of full payment per loan
Statement Photocopy	\$3 each
Stop Payment (Personal Check/Cashier's Check)	\$25 each
Wire Transfers	Incoming: \$15 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	\$30 per hour (or fraction thereof)	\$10 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 Account Research Fee	\$30 per hour	\$10 per hour
Business Cash/Coin Order Fee	\$5 per order	-
Business Deposit Tickets & Stamp	Prices vary on style	Prices vary on style
Cashier's Check Stop Payment	\$25 each	-
Cashier's Check	\$8 each	\$8 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	-
Credit Card Late Payment	\$35 per month	\$35 per month
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
Debit Card Transaction Limits		
ATM Withdrawals	\$1,000.00 and 10 transactions within a 24-hour period	\$1,000.00 and 10 transactions within a 24-hour period
Debit POS (PIN)	\$1,000.00 and 20 transactions within a 24-hour period	\$1,000.00 and 20 transactions within a 24-hour period
Credit Purchase (Swipe of Chip)	\$10,000.00 and 20 transactions within a 24-hour period	\$10,000.00 and 20 transactions within a 24-hour period
Dormant Account Fee	\$20 per month	\$20 per month
Excessive Money Market Withdrawals	\$20	\$20
Excessive Preferred Savings Withdrawals	6 free per calendar quarter, \$10 each additional	6 free per calendar quarter, \$10 each additional
Excessive Premier Savings Withdrawals	6 free per calendar quarter, \$100 each additional	6 free per calendar quarter, \$100 each additional
Failure to Maintain Minimum Share Savings Balance	\$10 per month	\$10 per month
Foreign Transaction Fee	2%	2%
Loan Late Payment	5% of payment amount due	5% of payment amount due
Minimum Balance	\$50	\$50
Monthly Maintenance Fee	\$5 (Waived with \$500 minimum average daily balance)	\$20
Non-Member Check Cashing	\$10 per check	\$10 per check
NSF or Returned Item (Check, ACH, ATM overdraft)	\$30 each	\$30 each
Online Banking Checks	\$5 each	\$5 each
Online Bill Pay	\$5 per month	-
Overnight Mail Delivery	\$18 each	\$18 each
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
Replacement ATM/Debit Card	\$10 each	\$10 each
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
Share Savings Withdrawals	4 free each month, \$1 each additional	4 free each month, \$1 each additional
Short-Term Account History	\$5.00 each	\$5.00 each
Skip a Payment	10% of full payment per loan	10% of full payment per loan
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)