

LFCU SCHEDULE OF FEES AND CHARGES

Checking Accounts	
Bill Payment	
Two (2) Day Delivery (paper check)	\$19.95
Stop Payment Order – each item	\$30.00
Courtesy Pay Service – Check, ACH, Debit (each item paid)	\$29.00
Checking or Savings Accounts	
ATM & Debit Card – Foreign Machine Use	\$2.00
Debit Card Replacement	\$10.00
Stop Payment Order – each item	\$30.00
Check	
Cashing member check for non-member	\$10.00
Orders - check printing fee	Price varies on style ordered
Essential Checking Account – monthly maintenance fee	\$5.00
Essential Checking Account – monthly maintenance fee rebate (requires monthly use of debit card or online banking)	\$5.00
Foreign Check Processing	\$75.00
Inactive Member Fee* (\$10 per month)	\$10.00
*(Incurred by members who have no account activity for a period of more than 24 months. Members under 18 are exempt.)	
IRA External Transfer	\$50.00
Non-Sufficient Funds – Check, ACH (per presentment for each item returned) & ATM	\$25.00
Overdraft Transfer from Savings to Checking	\$5.00 for each transfer
Platinum Money Market Withdrawal Fee (second and subsequent withdrawals in a calendar month)	\$25.00
Returned Deposited Check	\$25.00/item
Stop Payment Order - Check, ACH (per item)	\$30.00
Miscellaneous	
Coin Machine Processing	5% of total processed
Credit Card (lost or stolen) - replacement (1st occurrence within 12 mos.)	\$10.00
Returned payment fee (returned to credit union)	\$25.00 or the lesser of the minimum payment due
Garnishment, Tax Lien or Similar Order	\$75.00
HELOC Appraisal Fee	\$500.00
Loan Document Modification Fee	\$100.00

Loan Payment	
Staff Assisted by phone using ACH, Debit	\$10
Online by Debit Card (excludes credit card payments)\$2.95	\$2.95
Online ACH NO CHARGE	No Charge
Payment Reversal	\$30
Mortgage Loan Origination \$ 0.50 of purchase price	not to exceed \$3,000
VA Loan	\$495
Official Check with checking account	\$5.00
Research (includes Account Reconciliation) - min. 1 hour charge	\$25.00
ATM Photo Request	\$10.00
Per item copy cost	\$3.00
Skip-A-Payment	\$30.00
Safe Deposit Box	
3 x 5	\$30.00
3 x 10	\$55.00
5 x 5	\$45.00
5 x 10	\$80.00
10 10	\$115.00
Verification of Assets/Deposits	\$20.00
Wires - Outgoing	\$25.00