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) *(Incurred by members who have no account activity for a period of more than 24 months. Members under 18 are exempt.)	$10.00
IRA External Transfer	$50.00
Non-Sufficient Funds – Check, ACH (per presentment for each item returned) & ATM	$25.00
Automated Overdraft Transfer Available Funds 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