

# FEE SCHEDULE

As your credit union, it is our intention to provide a wide selection of quality products and services at little or no cost to members. In an effort to keep member fees at a minimum, we compare our charges to other area financial institutions. While we'd prefer to serve members without imposing any fees, as a not-for-profit financial cooperative body it is imperative that we recover administrative costs associated with some of the services that we provide. Be assured that we will continue to strive to be the best and most affordable provider of financial services to our members.

## MEMBERSHIP

NEW MEMBERSHIP .....	\$15
*TO JOIN FIELD OF MEMBERSHIP, ELIGIBILITY REQUIREMENTS APPLY	

## CHECKING ACCOUNTS

CHECKING MONTHLY SERVICE FEE.....	FREE
MINIMUM BALANCE TO OPEN .....	\$10
DEPOSITED ITEM RETURNED .....	\$15/ITEM
NSF ACH DEBIT.....	\$15/ITEM
NSF CHECK .....	\$35/ITEM

## MINOR CHECKING

MINIMUM BALANCE TO OPEN .....	FREE
*A FEE-FREE BANK ACCOUNT FOR TEENS WITH A DEBIT CARD; MINOR CHECKING ACCOUNTS REQUIRE AN ADULT AS A JOINT ACCOUNT HOLDER; CHECKING ACCOUNT IS FOR ALL KIDS AGES 13-18 YEARS OLD; TOTAL CARD PURCHASES ARE LIMITED TO \$250 PER DAY, CASH WITHDRAWALS FROM AN ATM ARE LIMITED TO \$100 PER DAY.	

## SAVINGS ACCOUNTS

REGULAR SAVINGS MONTHLY SERVICE FEE .....	FREE
MINIMUM BALANCE TO OPEN .....	\$5
DEPOSITED ITEM RETURNED .....	\$15/ITEM
NSF ACH DEBIT.....	\$15/ITEM

## HOME LOANS / LINES OF CREDIT

LATE CHARGE.. 5% OF MTHLY PMT AMOUNT OR \$6.25, WHICHEVER IS GREATER	
*OVER 10 DAYS LATE	
RECORDING FEE .....	VARIES
ORIGINATION FEE.....	1% OF LOAN AMOUNT
LOAN PAYMENT BY PHONE .....	\$5/EA

## ADDITIONAL SERVICES / CHARGES

NOTARY SERVICE.....	\$10/SIGNATURE
*NOT CHARGED FOR LCU MEMBERS	
ONLINE BANKING MONTHLY SERVICE.....	FREE
INACTIVE ACCOUNT SERVICE FEE .....	\$15/MTH
* FEE APPLIES TO MEMBER ACCOUNT IF NO ACTIVITY IN 36 MONTHS	
ACCOUNT RESEARCH/ACCOUNT BALANCING .....	\$25.00
INCORRECT ADDRESS FEE (PER RETURNED MAIL ITEM) .....	\$5.00

## KIDS CLUB SAVINGS (UTMA)

MINIMUM BALANCE TO OPEN .....	\$100
*CONVERTS TO REGULAR SAVINGS WHEN CHILD REACHES AGE 18	

## DEBIT / ATM CARD

ATM DEPOSIT / WITHDRAWAL (AT MONEY PASS ATM).....	FREE
*MEMBERS RECEIVE SIX FREE ATM WITHDRAWALS (PER ACCOUNT NUMBER) PER MONTHLY STATEMENT CYCLE AT MONEY PASS ATM'S, THEN \$2.50 PER W/D	
ATM DEPOSIT / WITHDRAWAL (AT NON-MONEY PASS ATM) VARIES	
*FIRST SIX ATM WITHDRAWALS PER MONTH AT ATM OWNER FEE, THEN ADDITIONAL \$2.50 PER W/D.	
FOREIGN TRANSACTION FEE .....	FREE
*A FOREIGN TRANSACTION IS WHERE THE MERCHANT IS LOCATED OUTSIDE THE U.S. OR THAT SETTLES IN CURRENCY OTHER THAN US DOLLARS.	
FOREIGN ATM DEPOSIT / WITHDRAWAL FEE .....	\$3/EA
POINT OF SALE TRANSACTION.....	FREE
REPLACEMENT OF LOST OR STOLEN DEBIT CARD.....	\$15/EA
RUSH CARD REQUEST .....	\$60/EA

## CONSUMER LOANS

LATE FEE .....	5% OF MTHLY PMT AMOUNT OR \$6.25, WHICHEVER IS GREATER
*OVER 10 DAYS LATE	
LOAN MODIFICATION.....	\$35
ESTABLISH A RECURRING ACH LOAN PAYMENT.....	FREE
NSF CHECK / NSF ACH DEBIT.....	\$15/ITEM
LOAN DISBURSEMENT WIRE.....	\$20
SKIP-A-PAYMENT .....	\$35/EA
*ONE PER YEAR ALLOWED	
DMV TITLE CHANGES.....	FREE

## WIRE TRANSFERS

INCOMING.....	FREE
OUTGOING (DOMESTIC).....	\$20/EA
OUTGOING (FOREIGN).....	\$25/EA