Service Charge Schedule

Effective February 15, 2014

Remarkable Rewards Checking

Minimum Balance	None
Service Charge	None
Point of Sale Transaction Charge	None

VIP Free Checking

Minimum Balance	None
Service Charge	None
Point of Sale Transaction Charge	None

DirectConnect Checking

Minimum Balance	None
Service Charge	None
Point of Sale Transaction Charge	None

**DirectConnect Checking requires direct deposit (greater than $100) of payroll, Social Security, pension, or other regularly occurring income check.*

LCU Tunes Account

Minimum Balance	None
Service Charge	None
Point of Sale Transaction Charge	None

A+ Checking

Limited to young adults ages 16 - 22.

Minimum Balance	$25.00
Service Charge (if balance falls below minimum)	Monthly - $3.00
Point of Sale Transaction Charge	None

Premium Money Market Account

Minimum Balance	$1,000.00
Excessive Activity Fee - Regulation D (in excess of three check withdrawals per statement cycle)	Per item - $10.00
Service Charge (if balance falls below minimum)	Monthly - $5.00

VIP Money Market Account (personal accounts only)

Minimum Balance	$10,000.00
Excessive Activity Fee - Regulation D (in excess of three check withdrawals per statement cycle)	Per item - $10.00
Service Charge (if balance falls below minimum)	Monthly - $10.00

LCU is not responsible for surcharges imposed by other financial institutions.

NCUA
EQUAL HOUSING LENDER
LCU
Leominster Credit Union
MSIC
Equal Opportunity Lender

Other Charges and Fees

Effective February 15, 2014

Abandoned Property	$ 50.00
Account Closing (within six months of opening)	$ 25.00
ATM/Debit Card	
DDA/Savings Withdrawal (at LCU ATM)	Free
DDA/Savings Withdrawal (at foreign ATM)	$ 1.00
Point of Sale Transaction	Free
Foreign ATM Balance Inquiry	$ 1.00
Foreign Currency Conversion Fee (based on transaction amount)	3%
Mail Card to Alternate Address	$ 20.00
Next Day FedEx	$ 75.00
PIN by Phone	$ 25.00
Next Day Cancel Order	$ 10.00
ATM/Debit Card Replacement Fee	$ 10.00
Backup Withholding Set-up Fee	$ 10.00
Cash Advance Fee (Visa®, MasterCard®, Discover®)	
LCU Members	Free
Non-members (based on transaction amount)	2%
Check Collections (Minimum - fees charged by other banks may apply)	
Domestic	$ 22.00
Foreign	$ 33.00
Coin Redemption Fee (based on transaction amount)	5%
Foreign Currency Purchase/Sell	$ 20.00
Inactive/Dormant Fee (after two years, per statement cycle)	$ 5.00
Individual Retirement Accounts	
Annual Maintenance Fee	$ 15.00
Premature Distribution/Withdrawal from Daily Account	$ 15.00
Transfer Fee	$ 25.00
Levy Fee/Attachment	$ 20.00
Microfilm Request	$ 1.00
Money Orders (maximum $1,000.00)	$ 3.00
NSF Charges	
Insufficient Funds Charges	
Checking & Savings	$ 30.00
(includes ACH, ATM, Returned Checks, Items Paid, Bill Pay)	
Uncollected Funds	$ 30.00
Overdraft Transfer Fee	$ 5.00
Overnight Delivery	$ 25.00
Passbook Replacement Fee	$ 15.00
Photocopy (per page)	$ 1.00
Real Estate Loans	
Duplicate Discharge Preparation Fee	$ 35.00
Subordination Fee	$ 150.00
Regulation D Excessive Activity Fee (Monthly)	$ 10.00
Research/Account Reconciliation (hourly, minimum $10)	$ 25.00
Returned Deposited Item	$ 5.50
Returned Loan Payment	
Original Loans of $6,000.00 or less	$ 10.00
Original Loans greater than $6,000.00	$ 20.00
Returned Mail (per month, per account)	$ 5.00
Safe Deposit Box (*contents not insured by LCU*)	
Drilling	$ 300.00
Key Replacement (per key)	$ 15.00
Late Fee (over thirty days)	$ 10.00
Signature Guarantee	$ 15.00
Statement Copy	$ 5.00
Stop Payment	$ 30.00
Tax Form Duplicate (1099)	$ 5.00
Telephone Transfers (non-MEL) (ACH)	$ 12.00
Temporary Check	$ .50
Treasurer's Check	$ 4.00
Wire Transfers (fees charged by other banks may apply)	
International (outgoing)	$ 40.00
Domestic (outgoing)	$ 25.00
Incoming	$ 10.00

VISA PLUS MONEY PASS MasterCard Cirrus DISCOVER NETWORK AMERICAN EXPRESS FASTBANK NYCE SUM