

Business Service Charge Schedule

Effective November 1, 2018

Business Basic Checking

Service Charge per statement cycle	None
100 Transactions or less (checks, deposits, deposited items)	None
Transactions over 100 (checks, deposits, deposited items) Per item	\$.25

Business Plus Checking

Minimum Average Balance per statement cycle	\$ 5,000.00
Service Charge per statement cycle (if balance falls below minimum average)	\$ 10.00
200 Transactions or less (checks, deposits, deposited items)	None
Transactions over 200 (checks, deposits, deposited items) Per item	\$.50

Business Now Checking

Minimum Balance per statement cycle	None
Service Charge per statement cycle	None
Per Check Paid	Per item \$.10
(Available to Sole Proprietors and Non-Profit Organizations Only)	

Incredible Interest Money Market Account

Minimum Balance	\$25,000.00
Excessive Activity Fee - Regulation D (in excess of six convenient transactions per statement cycle)	Per item \$ 10.00
Service Charge (if balance falls below minimum) per statement cycle	\$ 30.00

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



Other Charges and Fees

Effective November 1, 2018

Abandoned Property	\$ 50.00
Account Closing (within six months of opening)	\$ 25.00
ACH-Direct File Transfer	
Initial Set-Up	Free
Monthly Charge	\$ 30.00
ACH Online Module	
Initial Set-Up	Free
Monthly Charge	\$ 30.00
ATM/Debit Card	
DDA/Savings Withdrawal (at LCU ATM)	Free
DDA/Savings Withdrawal (at foreign ATM)	\$ 1.50
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	\$ 15.00
Back-Up Withholding Set-Up Fee	\$ 10.00
Cash Advance Fee (Visa®, Mastercard®, Discover®)	
LCU Member	Free
Non-members (based on transaction amount)	2%
Check Collections (Additional fees charged by other banks may apply)	
Domestic	\$ 30.00
Foreign	\$ 30.00
Coin & Currency, per order	\$ 3.00
Copies of Deposits or Deposited Items (per page)	\$ 1.00
Foreign Currency Purchase/Sell	\$ 20.00
Inactive/Dormant Fee (after two years, per statement cycle)	\$ 5.00
Levy Fee Attachment	\$100.00
NSF Charges	
Insufficient Funds Charges	
Checking & Savings (includes ACH, ATM, Returned Checks, Items Paid, Bill Pay)	\$ 30.00
Uncollected Funds	\$ 30.00
Official Check	\$ 6.00
Overdraft Transfer Fee	N/C
Overnight Delivery	\$25.00
Paper Statement (per month)	\$ 2.00
Photocopy (per page)	\$ 1.00
Remote Deposit Capture	
Setup Fee	Free
Monthly Charge (up to 500 items per statement cycle)	\$ 95.00
Over 500 items per statement cycle Per item	\$.10
Research/Account Reconciliation (hourly, minimum \$30.00)	\$ 30.00
Returned Deposit Item	\$ 7.80
Returned mail (per month, per account)	\$10.00
Signature Guarantee	\$ 20.00
Statement Copy	\$ 5.00
Stop Payment	\$ 30.00
Tax Form Duplicate	\$10.00
Temporary Check	\$ 0.50
Wire Transfers (fees charged by other banks may apply)	
International (outgoing)	\$ 50.00
Domestic (outgoing)	\$ 25.00
Incoming	N/C
Wire Transfers Online Module	
Setup Fee	Free
Incoming Customer Non-Repetitive	\$ 15.00
Outgoing Customer Non-Repetitive	\$ 25.00

VISA

DISCOVER
NETWORK

PLUS

AMERICAN
EXPRESS

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FASTBANK

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NYCE

CITRUS

SUM