

Personal Service Charge Schedule

Effective November 1, 2018

Incredible Interest Checking

Minimum Balance	None
Service Charge	None

VIP Free Checking

Minimum Balance	None
Service Charge	None

DirectConnect Checking

Minimum Balance	None
Service 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

Premium Perks Checking

Minimum Balance	\$1,000.00
Service Charge (if balance falls below minimum) Statement Cycle	\$10.00

Special Privileges Checking

Minimum Balance (combined loans and/or deposits)	\$25,000.00
Service Charge (if balance falls below minimum) Statement Cycle	\$10.00

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) Statement Cycle	\$30.00

Premium Money Market Account

Minimum Balance	\$1,000.00
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) Statement Cycle	\$5.00

Transactional Savings Regulation D Account

Service Charge	Statement Cycle	\$10.00
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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
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
Backup Withholding Set-up Fee	\$10.00
Cash Advance Fee (Visa®, MasterCard®, Discover®)	
LCU Members	Free
Non-members (based on transaction amount)	2%
Check Cash Non-Member	\$5.00
Check Collections (Additional - fees charged by other banks may apply)	
Domestic	\$30.00
Foreign	\$30.00
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 (external)	\$25.00
Levy Fee/Attachment/ Garnishment	\$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 Checks	\$6.00
Overdraft Transfer Fee	N/C
Overnight Delivery	\$25.00
Paper Statement	\$2.00
Passbook Replacement Fee	\$15.00
Pay My Loan Service	
Pay My Loan registered User	N/C
Pay My Loan registered as Guest (per bill)	\$4.99
Pay My Loan phone payment service (per bill)	\$9.99
Photocopy (per page)	\$1.00
Real Estate Loans	
Duplicate Discharge Preparation Fee	\$75.00
Subordination Fee	\$150.00
Regulation D Excessive Activity Fee (per item)	\$10.00
Research/Account Reconciliation (hourly, minimum \$30.00)	\$30.00
Returned Deposited Item	\$7.80
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)	\$10.00
Signature Guarantee	\$20.00
Statement Copy	\$5.00
Stop Payment	\$30.00
Tax Form Duplicate (1099)	\$10.00
Wire Transfers (fees charged by other banks may apply)	
International (outgoing)	\$50.00
Domestic (outgoing)	\$25.00
Incoming	N/C

VISA

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