

Personal Service Charge Schedule

Effective November 1, 2021

Premium Perks Checking

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

Incredible Interest Money Market Account

Minimum Balance	\$25,000.00
Service Charge (if balance falls below minimum) Statement Cycle	\$30.00

Premium Money Market Account

Minimum Balance	\$1,000.00
Service Charge (if balance falls below minimum) Statement Cycle	\$5.00

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



Other Charges and Fees

Effective November 1, 2021

Changes denoted in bold.

Abandoned Property	\$75.00
Account Closing (within six months of opening)	\$25.00
ATM/Debit Card	
DDA/Savings Withdrawal (at LCU ATM)	Free
Point of Sale Transaction	Free
Foreign ATM Balance Inquiry	\$1.00
Mail Card to Alternate Address	\$20.00
Next Day FedEx	\$75.00
PIN by Phone	\$25.00
Next Day Cancel Order	\$10.00
Visa ISA- (International Service Assessment fee based on transaction amount)	2%
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%
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	\$5.00
Overdraft Transfer Fee	N/C
Overnight Delivery	\$25.00
Paper Statement	\$2.00
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	\$35.00
Subordination Fee	\$150.00
Research/Account Reconciliation (hourly, minimum \$30.00)	\$30.00
Returned Deposited Item	\$7.11
Returned Loan Payment	\$10.00
Returned Mail (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

DISCOVER
NETWORK



AMERICAN EXPRESS



MasterCard

NYCE

Cirrus

SUM