

Business Service Charge Schedule

Effective September 1, 2016

Business Basic Checking

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

Business Plus Checking

Monthly Minimum Average Balance	\$ 5,000
Monthly Service Charge	
(if balance falls below monthly 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

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

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



Other Charges and Fees

Effective September 1, 2016

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
Levy Fee Attachment	\$ 50.00
Inactive/Dormant Fee (after two years, per statement cycle)	\$5.00
NSF Charges	
Insufficient Funds Charges	
Checking & Savings (includes ACH, ATM, Returned Checks, Items Paid, Bill Pay)	\$ 30.00
Uncollected Funds	\$ 30.00
Money Order (maximum \$1,000.00)	\$ 3.00
Overdraft Transfer Fee	\$ 5.00
Paper Statement (per month)	\$ 2.00
Photocopy (per page)	\$ 1.00
Remote Deposit Capture	
Setup Fee	Free
Monthly Charge	\$ 50.00
Research/Account Reconciliation (minimum \$10.00 per hour)	\$ 25.00
Returned Deposit Item	\$ 7.15
Signature Guarantee	\$ 20.00
Statement Copy	\$ 5.00
Stop Payment	\$ 30.00
Temporary Check	\$ 0.50
Treasurer's Check	\$ 5.00
Wire Transfers (fees charged by other banks may apply)	
International (outgoing)	\$ 50.00
Domestic (outgoing)	\$ 25.00
Incoming	\$ 15.00
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

MONEY
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FASTBANK

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NYCE

CITRUS

SUM