

# Personal Service Charge Schedule

Effective November 1, 2017

## Incredible Interest Checking

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Minimum Balance	None
Service Charge	None

## VIP Free Checking

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Minimum Balance	None
Service Charge	None

## DirectConnect Checking

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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

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Minimum Balance	None
Service Charge	None

## Premium Perks Checking

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

## Special Privileges Checking

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

## Premium Money Market Account

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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)	Monthly - \$5.00

## VIP Money Market Account (personal accounts only)

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Minimum Balance	\$10,000.00
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)	Monthly - \$10.00

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



# Other Charges and Fees

Effective November 1, 2017

Abandoned Property	\$ 50.00
Account Closing (within six months of opening)	\$ 25.00
<b>ATM/Debit Card</b>	
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
<b>Cash Advance Fee (Visa®, MasterCard®, Discover®)</b>	
LCU Members	Free
Non-members (based on transaction amount)	2%
<b>Check Collections (Additional - fees charged by other banks may apply)</b>	
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
<b>Individual Retirement Accounts</b>	
Annual Maintenance Fee	\$ 15.00
Premature Distribution/Withdrawal from Daily Account	\$ 15.00
Transfer Fee	\$ 25.00
Levy Fee/Attachment	\$ 50.00
Money Orders (maximum \$1,000.00)	\$ 3.00
<b>NSF Charges</b>	
<b>Insufficient Funds Charges</b>	
Checking & Savings (includes ACH, ATM, Returned Checks, Items Paid, Bill Pay)	\$ 30.00
Uncollected Funds	\$ 30.00
Overdraft Transfer Fee	\$ 5.00
Overnight Delivery	\$ 25.00
Paper Statement	\$ 2.00
Passbook Replacement Fee	\$ 15.00
Photocopy (per page)	\$ 1.00
<b>Real Estate Loans</b>	
Duplicate Discharge Preparation Fee	\$ 35.00
Subordination Fee	\$ 150.00
Regulation D Excessive Activity Fee (Monthly)	\$ 10.00
Research/Account Reconciliation (hourly, minimum \$25)	\$ 25.00
Returned Deposited Item	\$ 7.20
<b>Returned Loan Payment</b>	
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
Signature Guarantee	20.00
Statement Copy	\$ 5.00
Stop Payment	\$ 30.00
Tax Form Duplicate (1099)	\$ 5.00
Telephone Transfers (non-MEL) (ACH)	\$ 15.00
Treasurer's Check	\$ 5.00
<b>Wire Transfers (fees charged by other banks may apply)</b>	
International (outgoing)	\$ 50.00
Domestic (outgoing)	\$ 25.00
Incoming	\$ 15.00

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