

# Business Service Charge Schedule

Effective November 1, 2020

## Business Basic Checking

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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

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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

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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

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Minimum Balance	\$25,000.00
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, 2020

Changes denoted in bold

Abandoned Property	<b>\$ 75.00</b>
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
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
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
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	\$ 5.00
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	<b>\$ 7.99</b>
Returned mail (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  
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MONEY  
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MasterCard

NYCE

CITRUS

SUM