



Fee Schedule

Bill Payer Service	Free
<i>Donation Check Service</i>	\$1.99
<i>Gift Check Service</i>	\$2.99
<i>Rush Payment Next Business Day</i>	\$19.95
<i>Rush Payment Second Business Day</i>	\$14.95
<i>Rush Payment Second Business Day Electronic Delivery</i>	\$4.95
Business Accounts	
<i>Business Savings (\$500.00 minimum balance)</i>	
<i>Business Checking (no minimum balance required and waived for members who have an active Business Loan with LFCU)</i>	\$10.00 per month
<i>Business Payroll Checking (no minimum balance required)</i>	\$10.00 per month
<i>Business Payroll Checking</i>	\$.10 per check that clears account
Cards (ATM/Debit/Visa Credit)	
<i>LFCU ATMs (unlimited)</i>	Free
<i>First six (6) transactions per month at Non LFCU ATMs</i>	Free
<i>Each Additional Transaction Over 6 (Allpoint, CU\$ machines, and Select-A-Branch will be surcharge free for all LFCU members)</i>	\$1.00
<i>Express Delivery Standard Next Day</i>	\$30.00
<i>Express Delivery Weekend Next Day</i>	\$40.00
<i>All POS Transactions</i>	Free
<i>Empty Envelope ATM Deposit</i>	\$50.00
<i>Improper Endorsement ATM Deposit</i>	\$3.00
<i>PIN Mailer Request</i>	\$3.00
<i>Replace Damaged Card</i>	\$6.00
<i>Replace Lost Card</i>	\$12.00
Cashier Check	\$3.00
Certificate of Deposit Early Withdrawal Provisions	
<i>Term to maturity less than two (2) years</i>	90 days' dividends
<i>Term to maturity equal to or greater than two (2) years but less than four (4) years</i>	180 days' dividends
<i>Term to maturity that is equal to or greater than 4 years</i>	270 days' dividends
Check Cashing	
<i>Payroll checks for Non-members with proper ID</i>	5%
<i>Applies to members age 22 and older, total account balance (all accounts) is less than \$250 unless member has an active loan with LFCU.</i>	\$5.00 per check
Check Copy	\$3.00 each/free online
Closed Account Fee (if account closed within 6 months of opening)	\$25.00
Club Accounts	Free
<i>Holiday Club Account Matures October 2 transferred to Savings</i>	
<i>Vacation Club Account Matures April 2 transferred to Savings</i>	
Coin Counting Service	Free
Dormant/Inactive Account	\$5.00 per month
<i>(applies to members age 18 and older and accounts with no activity for 12 months)</i>	
Foreign Item	
<i>Up to \$200</i>	\$15.00 per check
<i>\$200 and above</i>	\$25.00 per check
IRA	
<i>IRA Early Withdrawal</i>	\$25.00
<i>IRA Closeout</i>	\$50.00

Legal Processing	\$50.00
<i>(includes Domestic Relations orders, Garnishments, Levies, Search Warrants, Subpoenas, Writs, etc.)</i>	

Loans (fees may vary for different Counties)	
Application	\$25.00
Appraisal	\$450.00 per one unit
CARFAX	Free (one per application)
Flood Certification	\$16.00
Late Charge	4% of loan payment
Lien Search	\$20.00
Recording	\$112.00
Satisfaction	\$69.00
Skip-A-Payment	\$35.00
Subordination of Mortgage	\$250.00
Visa Late Payment	Up to \$25.00
Money Envelopes	\$0.15
Money Market	
Below Minimum Balance of \$2500	\$10.00 per month
6 Withdrawals allowed per month, minimum \$250.00, over 6 transactions	\$10.00 per withdrawal
Money Orders	\$3.00
Money Orders for Nifty Fifty	Free (up to 5 per month)
Non-Sufficient Funds	\$35.00
Notary Services	Free
Overdraft Privilege Program	\$25.00
Photocopies	\$.25 per page
Research and Reconciliation	\$30.00 per hour
Returned Check from Deposit, Loan Payment or Credit Card Payment	\$35.00
Safe Deposit Box (Contents of Safe Deposit Box are not insured by the NCUA)	
3x5-20.00 3x10-\$35.00 5x10-\$42.00 10x10-\$65.00	
Drilling Fee	\$150.00
Replacement Key	\$10.00
Signature Guarantee	Free
Statement of Account	
Copy of previously issued statement	\$5.00
E-Statements	Free
Returned Mail/Undeliverable Mail/Incorrect Address	\$10.00 per occurrence
Stop Payment for Check or Pre-Authorized ACH Debit	\$10.00 each
Series of checks	\$15.00
Temporary Checks	\$3.00 set of 4
VISA Gift Card (available in amounts anywhere from \$25 to \$1,000)	\$3.95 per card
Wire Transfer	
Incoming	Free
Outgoing Domestic Wire/Western Union Domestic Wire	\$25.00
Outgoing International Wire	\$35.00

***All Fees and Charges are Subject to Change**

Revised 07/07/17
Effective 07/12/2017