

Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures. The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE: _____

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Savings(1)(2)	\$0.00 - \$999.99	_____ %	_____ %
	\$1,000.00 & Greater	_____ %	_____ %
IRA Savings(1)(2)	\$0.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 & Greater	_____ %	_____ %
Coverdell Education Savings(1)(2)	\$0.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 & Greater	_____ %	_____ %
Health Savings(1)		_____ %	_____ %
Christmas Club(1)		_____ %	_____ %
Vacation Club(1)		_____ %	_____ %
Money Market(1)(2)	\$0.00 - \$2,499.99	_____ %	_____ %
	\$2,500.00 - \$49,999.99	_____ %	_____ %
	\$50,000.00 - \$99,999.99	_____ %	_____ %
	\$100,000.00 & Greater	_____ %	_____ %
Platinum Rewards Checking(1)(2)	Less than \$1,000.00	_____ %	_____ %
	\$1,000.00 & Greater	_____ %	_____ %

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of _____. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.

(2) All deposited funds earn the rate for the tier.

Schedule of Fees and Charges

Checking Account Fees:

Return Deposit Item Fee	\$35.00
Foreign Item Processing Fee	
Up to \$200.00	\$15.00 per check
Over \$200.00	\$25.00 per check
Stop Payment (one)	\$10.00
Stop Payment (range)	\$15.00
Check Copy Fee (free online)	\$3.00 each
Temporary Checks	\$3.00 set of 4

Money Market Fees:

Withdrawal over 6 for the Month	\$10.00 per withdrawal
Returned Deposited Check	\$35.00

Schedule of Fees and Charges (continued)

Other Fees & Charges:

Money Orders (Nifty Fifty members 5 free per month)	\$3.00
Outgoing Domestic Wire/Western Union Domestic Wire	\$25.00
Outgoing International Wire	\$35.00
Copy of statement provided previously	\$5.00
IRA Closeout Fee	\$50.00
IRA Early Withdrawal	\$25.00
Legal Processing (includes Domestic Relations orders, Garnishments, Levies, Search Warrants, Subpoenas, Writs, etc.)	\$50.00
Cashier Check	\$3.00
Research & Reconciliation	\$30.00 per hour
Safe Deposit Box	
3x5.....	\$20.00 per year
3x10.....	\$35.00 per year
5x10.....	\$42.00 per year
10x10.....	\$65.00 per year
Drilling Fee	\$150.00
Replacement Key	\$10.00
Dormant/Inactive Account (applies to members 18 years and older with no account activity for 12 months)	\$5.00 per month
Returned Mail/Undeliverable Mail/Incorrect Address	\$10.00 per occurrence
Overdraft Privilege Program	\$25.00
Closed Account Fee (if account closed within first 6 months of opening)	\$25.00
Check Cashing Fee (waived for members that: (a) are under 22 years of age; or (b) have at least \$250.00 on deposit with Us, or an active loan with Us)	\$5.00 per check

ATM/Debit Card Fees:

All Transactions at LFCU ATMs	Free
First six (6) transactions at Non LFCU ATMs	Free
Each Additional Transaction Over 6 (Allpoint, Select-A-Branch & CU\$ machines will be surcharge free for all LFCU members)	\$1.00
All POS Transactions	Free
PIN Mailer Request	\$3.00
Replace Damaged Card	\$6.00
Replace Lost Card	\$12.00
Empty Envelope ATM Deposit	\$50.00
Improper Endorsement ATM Deposit	\$3.00
Express Delivery of Card (standard next day)	\$30.00
Express Delivery of Card (weekend next day)	\$40.00