

FEE SCHEDULE

EFFECTIVE FEBRUARY 22, 2019

Accounts

Cashier Check	\$3.00
Check Copy – Each / Free Online	\$2.00
Coin Counting Service	FREE
Dormant Account Fee	\$5.00
<i>(Applies to members age 18+)</i>	
<i>with no activity for 12 months</i>	
Early Closing Fee	\$25.00
<i>(Charged if an account is closed</i>	
<i>within the first 6 months)</i>	
Foreign Item up to \$400	\$15.00
<i>per check</i>	
Foreign item over \$200	\$25.00
<i>per check</i>	
Money Market Withdrawal	\$10.00
<i>(Exceeding 6 free withdrawals per month)</i>	
<i>per withdrawal</i>	
Money Order	\$3.00
<i>(5 free per month for Nifty Fifty Members)</i>	
<i>charge per item</i>	
Non-Sufficient Funds Fee (NSF)	\$35.00
Notary Services	FREE
<i>(Credit Union Business Only)</i>	
Overdraft Privilege Program]	\$25.00
<i>charge per item</i>	
Photocopies	FREE
<i>(Credit Union Business Only)</i>	
Returned Item Fee	\$10.00
<i>(Charge per returned item from a Deposit,</i>	
<i>Loan Payment, or Credit Card Payment)</i>	
Stop Payment Fee.....	\$20.00
<i>(For a Check, Range of Checks, or</i>	
<i>Pre-Authorized ACH Debit Transactions)</i>	
Temporary Checks	\$2.00
<i>Set of 4 checks</i>	

Bill Payer Service

Donation Check Service	\$1.99
Gift Check Service	\$2.99
Rush Payment Next Business Day	\$19.95
Rush Payment Second Business Day	\$14.95
Rush Payment Second Business Day	\$14.95
Electronic Delivery	\$4.95

Business Accounts

Checking Monthly Service Fee.....	FREE
Payroll Checking Monthly Service Fee	FREE
Checking / Payroll Checking Per	
Cleared Check Fee	FREE

Cards (ATM /Debit / VISA)

All Transactions at LFCU ATM's	FREE
First six (6) transactions per month at	
Non LFCU ATM's.....	FREE
Each additional ATM Transaction	
over (6) per month	\$1.50
Non-Member ATM withdrawal Fee	\$3.00
Express Delivery Standard Next Day	\$30.00
Express Delivery Weekend Next Day	\$40.00
All POS Transactions	FREE
Empty Envelope ATM Deposit	\$50.00
Improper Endorsement ATM Deposit	\$3.00
Replace Lost or Damaged Card.....	\$5.00

Check Cashing Fee

Payroll Checks for Non-Members with proper ID....	5%
Members age 22 and older, total account	
balance is less than \$250 unless member	\$5.00
has an active loan with Lebanon FCU	

Loans

CARFAX Vehicle History Report	FREE
<i>(limit of One per Auto Loan Application)</i>	
Late Fee	4%-5%
<i>After 15-day Grace Period</i>	
Skip-A-Payment	\$35.00
Mortgage Satisfaction Fee.....	\$77.00
Mortgage Subordination Fee.....	\$250.00
Visa Credit Card Late Payment	Up to \$25.00

Revised 7.10.2019



Miscellaneous

Legal Processing Fee	\$75.00
<i>(Includes Domestic Relations Order, Garnishments, Levies, Search Warrants, Subpoenas, Writs, etc)</i>	
Money Bags	\$3.00
Money Envelopes	\$0.15
Research & Reconciliation Fee	<i>each</i> \$25.00
Returned Mail/ Undeliverable Address	<i>per hour</i> \$2.00
Signature Guarantee	<i>per month</i> Free
Statement Copy	<i>per statement</i> \$2.00
VISA Gift Card	\$3.95
<i>(Available in amounts of \$25.00 up to \$100.00)</i>	
Wire Transfer – Incoming	Free
Wire Transfer – Outgoing Domestic	\$25.00
Wire Transfer – Outgoing International	\$35.00

Share Certificates

(Regular and IRA Share Certificates)

Early Withdrawal Penalties

- Term to maturity less than two (2) years
90 days dividends
- Term to maturity equal to or greater than two (2) years but less than four (4) years
180 days dividends
- Term to maturity that is equal to or greater than four (4) years
270 days dividends

Safe Deposit Boxes

Contents of Safe Deposit Boxes are not insured by the NCUA

Annual Rental Fee

- 3 X 5..... \$20.00
- 3 X 10..... \$35.00
- 5 X 10..... \$42.00
- 10 X 10..... \$65.00
- Drilling Fee lesser of \$150.00 or Price at cost
Insured by Credit Union
- Replacement Key..... \$10.00