

# FEE SCHEDULE

EFFECTIVE JANUARY 14, 2020

## 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>per month</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 \$200 .....	\$15.00
	<i>per check</i>
Foreign item over \$200 .....	\$25.00
	<i>per check</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	
Electronic Delivery .....	\$4.95

Revised 1/14/20

## 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 of Card	
(standard 2 business day) .....	\$30.00
(standard next business 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



## 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 \$500.00)</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