Listerhill CREDIT UNION

Fee Schedule

ATM Transactions		Overdraft/Return per Item Fees		Other Service Fees	
Non-LCU Card Transactions at LCU ATM	$4.00	Returned Deposit Item (per presentment, from self or another)	$10.00	Loan Payment via debit/credit card from another institution	$5.00
		Overdraft (OD) Fee: Check, ACH, and Debit	$32.00	Garnishment/Levy	$50.00
Collection Items		Non-Sufficient Funds (NSF) Fee***: Check and ACH	$32.00	USA ePay MC Cash Advance	3%
Domestic Item	$20.00	Transfer from Savings	$14.50	Loan Extensions/Skip Payment	$35.00
Foreign Item (check)	$25.00			Visa International Service Assessment Fee	2%
		Copies and Research		Replacement Debit Card	$10.00
Monetary Instruments		Account Reconciliation/Research (per hour)	$20.00	Rush Card Fee	$35.00
Money Order	$3.00	Photocopy (per page)	$1.00		
		Record Copy Fee	$3.00	**Savings Accounts**	
Credit Union Corporate Checks				Closing Membership Fee (within six months)	up to $10.00
CU Check Withdrawal to 3rd party	$3.00	**Safe Deposit Box**		Re-open Membership Fee (within six months)	$15.00
CU Check Replacement for On Us Item	$10.00	3x5	$30.00	**Money Market**	
Stop Payment	$32.00	5x5	$35.00	Withdrawal Low Balance Fee of <= $2500	$15.00
		3x10	$55.00		
Individual Retirement Accounts (IRA)		5x10	$65.00	**Checking Accounts**	
IRA Termination Fee (Assessed if IRA Terminated by Credit Union)	up to $25.00/account	Lost Key (replace one key)	$25.00	Counter Checks (per page)	$5.00
		Box Drilling Fee	$190.00	Stop Payment (per item)	$32.00
Monthly Fees				**Growth Checking**	
Maintenance Fee*	$5.00	**Wire Fees**		Withdrawal Low Balance Fee of <= $1000	$10.00
Dormant Account Fee per Month**	$10.00	Domestic Outgoing	$20.00		
Returned Mail Fee	$5.00	Domestic Incoming	$20.00		
		Foreign Incoming	$35.00		
		Foreign Outgoing	$50.00		

Revision Date 10/21/2026

Effective Date 11/2/2026

Maintenance Fee waived if one of the following criteria applies: you are under the age of 25, your account is less than 90 days old, you paid a Returned Mail or Inactive Account Fee for the month, or you paid at least $125 in OD, NSF, or Transfer Fees for the month. Fee also waived if you or anyone in your household has one of the following: a loan or mortgage (or has within the last 12 months), an open credit card, a relationship with Listerhill Investment Services, or an aggregate average daily balance of $1,000 in their deposit account. **Account is dormant if no activity in six months and invalid address. * For each presentment, including if the same item is represented.*