

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		Legal Fee (per hour)	\$20.00
Monetary Instruments		Account Reconciliation/Research (per hour)	\$20.00	Replacement Debit Card	\$10.00
Money Order	\$3.00	Photocopy (per page)	\$1.00	Rush Card Fee	\$35.00
		Record Copy Fee	\$3.00		
Credit Union Corporate Checks				Savings Accounts	
CU Check Withdrawal to 3 rd party	\$3.00	Safe Deposit Box		Closing Membership Fee (within six months)	up to \$10.00
CU Check Replacement for On Us Item	\$10.00	3x5	\$30.00	Re-open Membership Fee (within six months)	\$15.00
Stop Payment	\$32.00	5x5	\$35.00	Money Market	
		3x10	\$55.00	Withdrawal Low Balance Fee of <= \$2500	\$15.00
Individual Retirement Accounts (IRA)		5x10	\$65.00		
IRA Termination Fee (Assessed if IRA Terminated by Credit Union)	up to \$25.00/account	Lost Key (replace one key)	\$25.00	Checking Accounts	
		Box Drilling Fee	\$190.00	Counter Checks (per page)	\$5.00
Monthly Fees				Stop Payment (per item)	\$32.00
Maintenance Fee*	\$5.00	Wire Fees		Growth Checking	
Dormant Account Fee per Month**	\$10.00	Domestic Outgoing	\$20.00	Withdrawal Low Balance Fee of <= \$1000	\$10.00
Returned Mail Fee	\$5.00	Domestic Incoming	\$20.00		
		Foreign Incoming	\$35.00		
		Foreign Outgoing	\$50.00		

Revision Date 7/22/2026

Effective Date 8/3/2026

*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.