

ATM Transactions		Copies and Research		Other Service Fees	
STAR/CIRRUS Network (other institutions may charge a fee)		Account Reconciliation/Research (per hour)	\$20.00	Loan Extensions/ Skip Payment	\$35.00
Withdrawals	No Charge	Statement Copy (Paper)	\$3.00	Member Check Cashing	No Charge
Inquiries	No Charge	Fax Service (per page)	\$3.00	Inactive Account per Month*	\$10.00
Withdrawal Denials	No Charge	Receipt Copy	\$3.00	Visa Credit Card	No Annual Fee
Point of Sale Transactions	No Charge	On-Us Check Copy (Paper)	\$3.00	Notary Service	No Charge
LCU Card Transactions @ LCU ATM	No Charge	CU Check Copy	\$3.00	Returned Mail Fee	\$5.00
Non-LCU Card Transactions @LCU ATM	\$4.00	Photocopy (per page)	\$0.15	Signature Guarantee (Call for appointment)	No Charge
Initial Debit Card	No Charge	Account History Printouts	\$5.00	Garnishment/Levy	\$50.00
Replacement LCU Debit Card	\$5.00	Verification of Deposit (Mailed)	\$15.00	USA ePay MC Cash Advance	3%
Overdrawn at ATM/POS	\$32.00	Verification of Deposit (Expedited)	\$35.00	Loan Payment via debit/credit card from another institution	\$5.00
Electronic Services		Credit Union Corporate Checks		Debit Card Foreign Fees (International)	
Direct Deposit	No Charge	CU Check Withdrawal to 3 rd party (Under \$3,000)	\$3.00	Replacement Drive Thru Tube	\$150.00
E-Statements	No Charge	CU Check Replacement for On Us Item	\$8.00	Savings Accounts	
Online Check Images with e-Statements	No Charge	Stop Payment	\$32.00	Minimum Balance (Par Share Value) (\$5.00 minimum balance is not used for overdrafts)	\$5.00
Advantage Access -24 Hour Teller	No Charge	Overdraft/Return per Item Fees		Membership Fee	No Charge
Mobile Banking	No Charge	Overdraft (OD) Fee: Check, ACH, and Debit	\$32.00	Closing Share Account (within six months)	\$25.00
Online Banking	No Charge	Non-Sufficient Funds (NSF) Fee: Check and ACH	\$32.00	Re-open Share Account (within six months)	\$10.00
Zelle	No Charge	Transfer from Savings	\$14.50	Monthly Below Minimum Balance Fee	No Charge
Same Day Payments	\$9.95	Transfer from Line of Credit	No Charge	Maximum Share Withdrawals	No Charge
Overnight Payments	\$15.95	Returned Deposit Item (from self or another)	\$10.00	Management Fee for LCU IRA's	No Charge
Check Image Retrieval/ Proof of Payment	\$10.00	Safe Deposit Box		Christmas Club Early W/D Penalty	Dividend Loss
Stop Payment/Reissue Request	\$32.00	3x5	\$25.00	Checking Services	
Payment Research Claim	\$25.00	5x5	\$30.00	Check Orders	Varies
		3x10	\$50.00	Counter Checks (per page)	\$1.00
		5x10	\$60.00	Re-Open Checking Account (within six months)	\$10.00
Collection Items		Lost Key (replace one key)	\$25.00	Stop Payment (per item)	\$32.00
Domestic Item	\$20.00	Box Drilling Fee	\$80.00	Monthly Charge	
Foreign Item (check)	\$25.00	Member No Show for Drilling	\$150.00	Money Market	
		Wire Transfers		Average Daily Balance of \$2500 or greater	
Monetary Instruments		Domestic Outgoing		Average Daily Balance Less than \$2500	
Money Order	\$3.00	Domestic Incoming		Basic Checking**	
		Foreign Incoming		Young at Heart Checking**	
		Foreign Outgoing		High Yield Checking	
				Average Daily Balance of \$2500 or greater	
				Average Daily Balance less than \$2500	

Effective Date 3/31/2023

*Account is inactive if no activity in six months and invalid address

**The maintenance fee is waived for the first 90 days of account opening, the member is under 25 years of age, \$1000 monthly aggregate balance in deposits, \$125 of OD, NSF or Transfer fees (monthly). Loan/Mortgage (with 12 month grace after payoff), open credit and/or Listerhill Financial Services relationship.