Listerhill CREDIT UNION

Fee Schedule

ATM Transactions		Overdraft/Return per Item Fees		Other Service Fees	
STAR/CIRRUS Network (Other institutions may charge a fee)		Returned Deposit Item (per presentment, from self or another)	$10.00	Loan Payment via debit/credit card from another institution	$5.00
Withdrawals	No Charge	Overdraft (OD) Fee: Check, ACH, and Debit	$32.00	Member Check Cashing	No Charge
Inquiries	No Charge	Non-Sufficient Funds (NSF) Fee: Check and ACH	$32.00	Visa Credit Card	No Annual Fee
Withdrawal Denials	No Charge	Transfer from Savings	$14.50	Notary Service	No Charge
Point of Sale Transactions	No Charge	Transfer from Money Market	No Charge	Returned Mail Fee	$5.00
LCU Card Transactions @ LCU ATM	No Charge	Transfer from Line of Credit	No Charge	Medallion/Signature Guarantee (By appt only)	No Charge
Non-LCU Card Transactions @LCU ATM	$4.00			Garnishment/Levy	$50.00
Overdrawn at ATM/POS	$32.00			USA ePay MC Cash Advance	3%
		Copies and Research		Loan Extensions/Skip Payment	$35.00
Electronic Services		Account Reconciliation/Research (per hour)	$20.00	Debit Card Foreign Fees (International)	2%
Direct Deposit	No Charge	Statement Copy (Paper)	$3.00	Legal Fee	$20.00
E-Statements	No Charge	Fax Service (per page)	$3.00	Initial LCU Debit Card	No Charge
Online Check Images with e-Statements	No Charge	Receipt Copy	$3.00	Replacement Debit Card	$5.00
Advantage Access -24 Hour Teller	No Charge	On-Us Check Copy (Paper)	$3.00	**Savings Accounts**	
Mobile Banking	No Charge	CU Check Copy	$3.00	Minimum Balance (Par Share Value) *	$5.00
Online Banking	No Charge	Photocopy (per page)	$0.15	Closing Share Account (within six months)	$25.00
Zelle	No Charge	Account History Printouts	$5.00	Re-open Share Account (within six months)	$10.00
Same Day Payments	$9.95	Verification of Deposit (Mailed)	$15.00	Monthly Below Minimum Balance Fee	No Charge
Overnight Payments	$15.95	Verification of Deposit (Expedited)	$35.00	Management Fee for LCU IRA's	No Charge
Check Image Retrieval/ Proof of Payment	$10.00			Money Market	
Stop Payment/Reissue Request	$32.00	**Safe Deposit Box**		Withdrawal Low Balance Fee of >= $2500	No Charge
Payment Research Claim	$25.00	3x5	$25.00	Withdrawal Low Balance Fee of <= $2500	$15.00
		5x5	$30.00		
Collection Items		3x10	$50.00		
Domestic Item	$20.00	5x10	$60.00	**Checking Accounts**	
Foreign Item (check)	$25.00	Lost Key (replace one key)	$25.00	Check Orders	Varies
		Box Drilling Fee	$125.00	Counter Checks (per page)	$1.00
Monetary Instruments		Member No Show for Drilling	$150.00	Re-Open Checking Account (within six months)	$10.00
Money Order	$3.00			Stop Payment (per item)	$32.00
		Wire Fees		Everyday Checking	No Charge
Credit Union Corporate Checks		Domestic Outgoing	$20.00	Growth Checking	
CU Check Withdrawal to 3rd party (Under 3,000)	$3.00	Domestic Incoming	$20.00	Withdrawal Low Balance Fee of >= $1000	No Charge
CU Check Replacement for On Us Item	$8.00	Foreign Incoming	$35.00	Withdrawal Low Balance Fee of <= $1000	$10.00
Stop Payment	$32.00	Foreign Outgoing	$50.00		
				Monthly Fees	
				Maintenance Fee**	$5.00
				Inactive Account per Month***	$10.00

Revision Date 02/20/2024

Effective Date 03/05/2024

* $5.00 minimum balance is not used for overdrafts

***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 Financial Services, or an aggregate average daily balance of $1,000 in their deposit account.*

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