

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	Notary Service	No Charge
Withdrawal Denials	No Charge	Transfer from Savings	\$14.50	Returned Mail Fee	\$5.00
Point of Sale Transactions	No Charge	Transfer from Money Market	No Charge	Medallion/Signature Guarantee (By appt only)	No Charge
LCU Card Transactions @ LCU ATM	No Charge	Transfer from Line of Credit	No Charge	Garnishment/Levy	\$50.00
Non-LCU Card Transactions @LCU ATM	\$4.00			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/hour
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		
Mobile Banking	No Charge	CU Check Copy	\$3.00	Savings Accounts	
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
Check Image Retrieval/ Proof of Payment	\$10.00	Verification of Deposit (Mailed)	\$15.00	Monthly Below Minimum Balance Fee	No Charge
Stop Payment/Reissue Request	\$32.00	Verification of Deposit (Expedited)	\$35.00	Management Fee for LCU IRA's	No Charge
Payment Research Claim	\$25.00			Money Market	
		Safe Deposit Box		Withdrawal Low Balance Fee of >= \$2500	No Charge
Collection Items		3x5	\$25.00	Withdrawal Low Balance Fee of <= \$2500	\$15.00
Domestic Item	\$20.00	5x5	\$30.00		
Foreign Item (check)	\$25.00	3x10	\$50.00	Checking Accounts	
		5x10	\$60.00	Counter Checks (per page)	\$1.00
Monetary Instruments		Lost Key (replace one key)	\$25.00	Re-Open Checking Account (within six months)	\$10.00
Money Order	\$3.00	Box Drilling Fee	\$125.00	Stop Payment (per item)	\$32.00
		Member No Show for Drilling	\$150.00	Everyday Checking	No Charge
Credit Union Corporate Checks				Growth Checking	
CU Check Withdrawal to 3 rd party (Under 3,000)	\$3.00	Wire Fees		Withdrawal Low Balance Fee of >= \$1000	No Charge
CU Check Replacement for On Us Item	\$8.00	Domestic Outgoing	\$20.00	Withdrawal Low Balance Fee of <= \$1000	\$10.00
Stop Payment	\$32.00	Domestic Incoming	\$20.00		
		Foreign Incoming	\$35.00	Monthly Fees	
Individual Retirement Accounts (IRA)		Foreign Outgoing	\$50.00	Maintenance Fee**	\$5.00
IRA Termination Fee	up to \$25.00/account			Inactive Account per Month***	\$10.00
Assessed if IRA Terminated by Credit Union					

Revision Date 11/1/2024

Effective Date 11/18/2024

* \$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 Investment 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