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	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 3rd 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**	
		Foreign Outgoing	$50.00	Maintenance Fee**	$5.00
				Inactive Account per Month***	$10.00

Revision Date 6/1/2024

Effective Date 6/30/2024

* $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