

Listerhill Credit Union Fee Schedule

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 Payment via debit/credit card from another institution	\$5.00
Withdrawals	No Charge	Statement Copy (Paper)	\$ 3.00	Loan Extensions/ Skip Payment	\$35.00
Inquiries	No Charge	Fax Service (per page)	\$ 3.00	Member Check Cashing	No Charge
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	\$ 3.00	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	Debit Card Foreign Fees (International)	2%
				Replacement Drive Thru Tube	\$150.00
				Legal Fee	\$20.00
Electronic Services		Credit Union Corporate Checks		Savings Accounts	
Direct Deposit	No Charge	CU Check Replacement for On Us Item	\$ 8.00	Minimum Balance (Par Share Value) (\$5.00 minimum balance is not used for overdrafts)	\$ 5.00
E-Statements	No Charge	Stop Payment	\$32.00	Closing Share Savings Acct (within six months)	\$25.00
Online Check Images with e-Statements	No Charge	CU Check Withdrawal to 3 rd party (Under \$3,000)	\$ 3.00	Re-open Share Savings Acct (within six months)	\$10.00
Advantage Access -24 Hour Teller	No Charge			Monthly Below Minimum Balance Fee	No Charge
Mobile Banking	No Charge	Overdraft/Return per Item Fees		Maximum Share Savings Withdrawals	No Charge
Online Banking	No Charge	Overdraft/NF Fee/Force Pay	\$32.00	Management Fee for LCU IRA's	No Charge
Person to Person (P2P)	\$ 0.55	Transfer from Savings	\$14.50		
Same Day Payments	\$ 9.95	Transfer from Line of Credit	No Charge		
Overnight Payments	\$15.95	Returned Deposit Item (from self or another)	\$10.00		
Check Image Retrieval/ Proof of Payment	\$10.00			Checking Services	
Stop Payment/Reissue Request	\$32.00	Safe Deposit Box		Check Orders	Varies
Payment Research Claim	\$25.00	3x5	\$ 25.00	Counter Checks (per page)	\$ 1.00
Overdraft/NSF Fee/Force Pay	\$32.00	5x5	\$ 30.00	Re-Open Checking Account (within six months)	\$10.00
		3x10	\$ 50.00	Stop Payment (per item)	\$32.00
		5x10	\$ 60.00		
Collection Items		Lost Key (replace one key)	\$ 25.00	Monthly Charges	
Domestic Item	\$20.00	Box Drilling Fee	\$150.00	Maintenance Fee**	\$ 5.00
Foreign Item (check)	\$25.00	Member No Show for Drilling	\$150.00	Inactive Account*	\$10.00
				Money Market	
Monetary Instruments		Wire Transfers		Average Daily Balance of \$2500 or greater	No Charge
Money Order	\$ 3.00	Domestic Outgoing	\$20.00	Average Daily Balance Less than \$2500	\$15.00
		Domestic Incoming	\$20.00	Everyday Checking	No Charge
		Foreign Incoming	\$35.00	Growth Checking	
		Foreign Outgoing	\$50.00	Average Daily Balance of \$1000 or greater	No Charge
				Average Daily Balance less than \$1000	\$10.00

Effective Date 3/1/2021

*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, \$1,000 monthly aggregate balance in deposits, \$125 of NSF, Transfer or Courtesy Pay fees (monthly), Loan/Mortgage (with 12 month grace after payoff), open credit card and/or Listerhill Financial Services relationship.