

SERVICE CHARGES

ATM/CHECKCARD TRANSACTIONS

• All on-site transactions	FREE
• Surcharge-free networks	FREE
• Point-of-sale transactions	FREE
• Automatic transfers from shares	\$ 2.00
• Card or PIN replacement	\$10.00
• Overdraft	\$28.00

Checking members:

• 10 network, monthly	FREE
<i>Visit LCFCU.org for surcharge-free networks</i>	
• More than 10 network, monthly	\$ 1.00

Monticello Society members (age 55+):

• 20 network, monthly	FREE
• More than 20 network, monthly	\$ 1.00

Account Discovery members (teens 13+):

• Unlimited network, monthly	FREE
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Non-checking members:

• All foreign network transactions	\$ 1.00
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CHECKING (SHARE DRAFT)

• Automatic Transfers from Shares	\$ 2.00
• Certified Drafts	\$10.00
• Check Copies, online	FREE
• Check Copies, archived	\$ 5.00
• Check Printing	varies by check style
• Check, Temporary (4 checks per sheet)	\$ 1.00
• Insufficient Check Funds (each)	\$28.00
• Individual Stop Payments	\$28.00
• Member Privilege Fee	\$28.00
• Range of Stop Payments	\$28.00
• Re-open Checking Account after forced close	\$25.00
• Uncollected Funds	\$28.00

ELSIE - TOUCH-TONE PHONE ACCESS

• 24/7 Telephone Account Access at (202) 707-1476 • (800) 933-5743	FREE
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ONLINE BANKING

• 24/7 Online Account Access w/e-Statements	FREE
• Online Bill Pay with one payment monthly	FREE
• Online Bill Pay Monthly, non-use fee	\$ 3.95

LOANS

• Re-application Fee (if denied twice in two months)	\$25.00
• Share Secured Loan Applications	\$10.00
• Duplicate Security Interest Filing	\$10.00

MEMBERSHIP

• Membership Fee — One-time	\$ 5.00
• Account closing within six months of opening	\$15.00
• Accounts closed for transfer of funds to another institution (each)	\$15.00

MONEY MARKET SHARE ACCOUNT (MMSA)

• Check Copies, online	FREE
• Check Copies, archived	\$ 5.00
• Check Printing	20 free-pak
• Insufficient Check Funds	\$28.00
• Individual Stop Payments	\$28.00
• Range of Stop Payments	\$28.00
• Uncollected Funds	\$28.00
• Withdrawals after six per month	\$ 5.00

MORTGAGES

• Duplicate Certificate of Satisfaction	\$15.00
• First Mortgage Rate Modification	1% of Bal with no Cap
• Subordination Agreement	\$200.00
• Written Mortgage Payoff	\$25.00

OTHER SERVICES

• Account Research (hourly)	\$20.00
• Account Transaction Printout	\$ 3.00
• Account Verification	\$ 5.00
• Archive Copy - Per Document	\$ 5.00
• Deposit Item Returned	\$30.00
• Dormant Accounts (quarterly)	\$10.00
• Duplicate Statements, online	FREE
• Duplicate Statements, archived	\$ 5.00
• Escheatment Processing	\$50.00
• Foreign Check Collections (US & Non-US Dollars) Up to \$2,500	\$25.00
• Foreign Check Collections (US & Non-US Dollars) Over \$2,500	\$75.00
• Holiday Early Withdrawal	\$10.00
• IRA Transfer/Termination to Other Institutions	\$30.00
• Legal Processing - Tax Levy & Garnishment	\$75.00
• Money Orders	\$ 2.00
• Notary Public (member)	FREE
• Notary Public (non-member)	\$ 2.00
• Organizational Cash Ordering	\$25.00
• Paper Statement Fee	\$ 1.00
• Re-deposit Items	\$ 5.00
• Return Mail Fee	\$ 5.00
• Returned ACH Item	\$28.00
• Share Withdrawal by CU Check to Third Party	\$ 5.00
• Signature Guarantee	FREE
• Stop Payment — CU Check	\$28.00
• Travelers Cheques — Single-party	1% of Purchase
• Travelers Cheques — Two-party	1.5% of Purchase
• Travelers Cheques — Gift	\$ 2.50
• VISA Gift Cards - In-Branch (\$25-\$1,000)	\$ 2.95
• VISA Gift Cards online at LCFCU.org (\$25-\$250)	\$ 5.95
• VISA Gift Cards online at LCFCU.org (\$251-\$500)	\$ 7.95
<i>Order VISA Gift Cards online to add 1 of 16 embossed messages like GOOD JOB, HAPPY BIRTHDAY, MERRY CHRISTMAS, etc.</i>	

VISA CREDIT CARD

• Annual Fee	FREE
• Overlimit Fee	FREE
• Late Payment	\$25.00
• Payment (Employee Assisted)	\$ 5.00
• Non LCFCU Cash Advances	\$ 5.00

WIRES

• Inbound	FREE
• Outgoing Domestic	\$20.00
• Outgoing Foreign (US Dollars)	\$55.00
• Outgoing Foreign (Non-US Dollars)	\$85.00

Contact us for information about fee waivers on selected services that may apply to members of LCFCU Monticello Society and youth accounts. All service charges are per transaction, unless otherwise indicated. We reserve the right to adjust service charges without prior notice. Service charges may reduce earnings.

Your savings federally insured to at least **\$250,000** and backed by the full faith and credit of the National Credit Union Administration, an agency of the United States Government. Your IRA funds are separately insured up to **\$250,000** by the NCUA.