

LM FEDERAL CREDIT UNION ACCOUNT SERVICE FEES, As of September 22nd, 2025

SHARE ACCOUNT FEES

Balance of less than \$25.00 for 6 months	The Balance
No current address for 6 months	\$4.00 per month
MONEYMOVER transfers after three per month or transfers of less than \$100.00	\$5.00 per transfer
Balance of less than \$300.00; fee per withdrawal after 3 withdrawals per month	\$3.00
Hold mail at the Credit Union	\$5.00 quarterly
Reopening within 180 days of being closed	\$10.00
ATM Withdrawals: Based on Rewards Level	\$1.50
Bronze	4 per month
Silver Rewards	6 per month
Gold Rewards	8 per month
Foreign ATM Withdrawal Fee	\$1.50
Foreign ATM Balance Inquiry	\$1.00
Dormant Shares (balance under \$100.00, no other relationships and dormant 1-year)	\$6.00 quarterly

ALL CHECKING ACCOUNTS & MONEY MARKET SHARES

(Money Market accounts are not given ATM access)

Visa Check Card & ATM Card Purchases	Free
Personal accounts: Internet Bill Pay	Free
Business accounts: Internet Bill Pay	\$4.95 per month
Free Checking: Applies if the account is inactive for 90-days	\$5.00 per month
Regular Checking Accounts; Fee if \$500 average balance or aggregate balance, based on reward level, is not maintained	\$5.00 per month
Interest Checking Accounts; Fee if \$1,000 average balance or aggregate balance, based on reward level, is not maintained	\$5.00 per month
Business Checking Accounts; Fee if \$500.00 average balance not maintained	\$5.00 per month
Free Monthly ATM Withdrawals: Based on Rewards Level:	
Bronze Rewards	4 per month
Silver Rewards	6 per month
Gold Rewards	8 per month
Fee Per ATM Withdrawal Over The Number Provided Above Free Per Month	\$1.50
Visa Check OR ATM Card Replacement* (free if original defective card returned, waived for Gold Rewards)	\$8.00
Rush delivery of an ATM or Visa Check Card	\$45.00
Account Balances At a Foreign ATM	\$1.00 each
Account Transfers at a Foreign ATM	\$.50 each
Non-sufficient Funds Fee: (if overdrawn more than \$10.00, max 3/day, waived for card overdrafts)	\$30.00
Returned Item Fee	\$30.00
Stop Payment Fee	
Bronze	\$20
Silver (2 free per year)	\$15
Gold (5 free per year)	\$5
Photocopy of Paid Check and Checks Deposited	
Bronze (5 free per year)	\$2
Silver (5 free per year)	\$2
Gold (10 free per year)	\$2
Automatic Overdraft Transfer From Shares (not available for money markets)	\$5.00 per transfer
Overdraft Transfer from Rediline Overdraft Loan	\$5/advance, max \$5/day
Check Printing Fees*; Fees Vary 50 pack, duplicate checks start at: Gold Rewards receive 1 fee order of 150 duplicate checks per year	\$18.69 (50 duplicate checks)
Counter Checks	
Bronze	\$1.00
Silver	\$.50 each
Gold (5 free per year)	\$.50 each
Account reconciliation, fee per 15 minutes (first 5 minutes no charge)	\$4.00
REDLINE Overdraft Loan Annual Fee	NONE
Visa Check Card & Cirrus ATM Currency Conversion Fee:	1.5% of transaction amount for foreign currency withdrawals/purchases
Fee Schedule For Accounts Opened Prior To 1/1/2001 Available Upon Request	

MONEY MARKET SHARES ONLY

Fee if more than 3 checks paid per month	\$5.00 per check
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ALL CLUB ACCOUNTS

Withdrawals made outside of specified no fee withdrawal dates	\$15.00 per withdrawal
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OTHER FEES WHICH APPLY TO ALL ACCOUNTS

Online and Mobile Banking	Free
Monthly Fee If Aggregate Balance Falls Below Minimum, based on reward level: Bronze (\$25-\$2,499) Silver (\$2,500-\$24,999) Gold (\$25,000+)	N/A \$10 \$20
Monthly Paper Statement Fee (waiver for under 18 or over 62)	\$1.00
ACH Overdraft fee (if overdraft more than \$10.00, maximum charge 3 per day)	\$30.00
Returned Item Fee	\$30.00
Returned Deposited or Cashed item	\$10.00
Check Stop payment* (2/Year Free With Silver Rewards, 5/Year Free With Gold Rewards)	\$20.00
Cashiers Check Fee Bronze Rewards Silver Rewards Gold	\$5.00 \$3.00 Free
Money Orders Bronze Silver Gold	\$1.25 \$1.00 \$.75
Coin Machine Fee: Silver & Bronze Rewards Minors Account (ages 17 and under) (Cashed) Deposit to minors account (ages 17 and under) Gold Rewards	4% of coin value 4% of coin value Fee Waived Fee Waived
Duplicate statement of account or 1099/1098	\$3.00 per statement
Printed Account History	\$2.00 per report
Sending account information by fax	\$2.00 per fax
Collection of checks drawn outside of the U.S.	\$5.00 plus cost/item
Court attachments/account levy handling	\$75.00
Notary Public Bronze Silver Gold	\$2 \$2 Free
Wire Out Fee- Domestic Bronze/Silver Rewards Gold Rewards	\$25.00 \$20.00
Wire Out Fee- International Bronze & Silver Gold	\$40.00 \$35.00
Wire In Fee Bronze Rewards Silver Rewards Gold	\$8.00 \$5.00 Free
3 rd Party Written Account Verification (waived for Silver & Gold Rewards)	\$5.00
Federal Express, Standard/Priority	\$15.00/\$17.00
Check-by-Phone (loan payments/deposits) (waived for new membership opening deposits)	\$5.00
MSR Contact fee after 10 calls per month (20 free calls monthly For Gold Rewards)*	\$.75 per contact
Check Cashing Fee (Lockheed Martin, MRAS, Federal/State Government checks, Waived if share balance >\$200 or other accts or loans established or for new members for 1 st 30 days)	\$4.00 per check
Large Cash Withdrawal Handling Fee (If more than \$10,000 in cash over 5 business days. First \$10,000 not subject to fee.)	\$2.00 per \$1,000
Negative Balance Fee (on 7 th consecutive calendar day)	\$35.00
Empty ATM Envelope Deposit:	\$35.00 first time, \$50.00 each time thereafter
Escheat / abandoned property processing fees: If balance is \$50.00 or less If balance is greater than \$50.00	\$10.00 \$20.00
Estate Accounts – if close within 60 days of re-opening	\$10.00
VISA Gift Cards: Maximum card load \$500.00 Silver & Gold Rewards Bronze Rewards	\$3.49 \$3.99
Additional daily check withdrawals(1 free daily)	\$5.00
Secure e-signature information requests	\$8.00

NON-MEMBER FEES (available if within LMFCU's field of membership)

Cashing a check drawn on LM Federal	\$5.00 for checks \$500+
Cashing a check not drawn on LM Federal (certain restrictions apply on check types and amounts)	1% of check amount Minimum fee \$1, Max. fee \$6
Cashing a check not drawn on LM Federal greater than \$1,000.00	\$6.00
Money Orders	\$1.75 each
Postage Stamps (sold by the book)	Face Value + \$.50
Coin Machine Usage	7% of coin value
Notary Public Service	\$2.00 per stamp
Aquarium Tickets	Member Cost + \$1.00
VISA Gift Cards	\$4.99

LOAN SERVICES FEES AND PRICING

Issuance of Duplicate Vehicle Lien Release for Non-members	\$10.00
Carfax Report, (Only through C.U. Rep)	\$17.99 (If auto is financed with LMFCU, we will refund up to three Carfax report fees.)
Guaranteed Auto Protection, (GAP Plus), auto or truck (ask for watercraft and RV pricing)	\$499.00
Guaranteed Auto Protection for commercial use vehicles	\$699.00
Route 66 Mechanical Breakdown Insurance, Auto/Truck/Motorcycle	See a Loan Specialist for a quote
Skip a Loan Payment (per loan) (eligible for auto/boat/RV/motorcycle/personal loans)	\$25.00