

LM FEDERAL CREDIT UNION ACCOUNT SERVICE FEES, As of March 1, 2023

SHARE ACCOUNT FEES

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| 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)

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| 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 | \$5.00 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 | \$5.00 each |
| Gold (5 free per year) | \$5.00 each |
| Account reconciliation, fee per 15 minutes (first 5 minutes no charge) | \$4.00 |
| REDILINE 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 | |
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MONEY MARKET SHARES ONLY

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

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

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| 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 |
| 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 acts or loans established or for new members for 1 st 30 days) | \$4.00 per check |
| Large Cash Withdrawal Handling Fee (If more than \$10,00.00 in cash over 5 business days. First \$10,000.00 not subject to fee.) | \$5.00 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)

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| 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

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| 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)(waived for COVID-19 affected borrowers) | \$25.00 |