

LM FEDERAL CREDIT UNION ACCOUNT SERVICE FEES, As of June 3, 2026

SHARE ACCOUNT FEES

Balance of less than \$25.00 for 6 months	The Balance
No current address for 6 months	\$4.00 per month
Reopening within 180 days of being closed	\$10.00
ATM Withdrawals (10 per month)	\$1.50
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
Free Monthly ATM Withdrawals	10 per month
Fee Per ATM Withdrawal Over The Number Provided Above Free Per Month	\$1.50
Visa Check OR ATM Card Replacement*	\$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	\$20.00
Photocopy of Paid Check and Checks Deposited	\$2.00
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:	\$18.69 (50 duplicate checks) *subject to third party
Counter Checks	\$1.00
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	

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 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	\$20.00
Cashiers Check Fee	\$5.00
Money Orders	\$1.25
Coin Machine Fee (under 18 years old or 65+ = free)	3% of coin value
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	\$2.00
Wire Out Fee- Domestic	\$25.00
Wire Out Fee- International	\$40.00
Wire In Fee	\$8.00
3 rd Party Written Account Verification	\$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	\$.75 per contact
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
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	\$10.00
If balance is greater than \$50.00	\$20.00
Estate Accounts – if close within 60 days of re-opening	\$10.00
VISA Gift Cards: Maximum card load \$500.00	\$3.49
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+
Money Orders	\$1.75 each
Postage Stamps (sold by the book)	Face Value + \$.50
Coin Machine Usage (under 18 yrs old or 65+ = free)	3% of coin value
Notary Public Service	\$2.00 per stamp
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