

**DEPOSIT ACCOUNT RATE AND FEE SCHEDULE, EFFECTIVE DATE: January 17<sup>th</sup> 2018**
**SHARE, CHECKING, CLUB, IRA\* SHARE AND MONEY MARKET ACCOUNTS**

ACCOUNT TYPE	Minimum Balance to Open	Dividend Rate	Annual Percentage Yield	Minimum Balance to Obtain APY*	Minimum Balance to Avoid a Service Fee	Monthly Fee If Balance Not Maintained	Dividend Balance Method	Dividends; Compounding Crediting and Frequency
Share (Savings) Accounts (Primary & Secondary)	\$25.00	.25%	.25%	\$100.00	\$25.00	N/A	Daily Balance	Quarterly
Free Checking**	\$50.00	N/A	N/A	N/A	None	None	N/A	N/A
Regular Checking	\$50.00	N/A	N/A	N/A	\$500.00 Average	\$4.00*	N/A	N/A
Interest Checking	\$50.00	.20%	.20%	\$100.00	\$1,000.00 Average	\$6.00*	Daily Balance	Monthly
Holiday & Summer Club Accounts	\$5.00	.25%	.25%	\$100.00	\$5.00	N/A	Daily Balance	Quarterly
IRA* Shares (Savings)	\$25.00	.30%	.30%	\$100.00	\$25.00	N/A	Daily Balance	Quarterly
Money Market Shares & IRA* Money Market Shares	\$2,500.00	.00% .35% .35% .35% .40% .45%	.00% .35% .35% .35% .40% .45%	\$100.00 \$2,500.00 \$10,000.00 \$25,000.00 \$50,000.00 \$100,000.00	\$2,500.00	\$10.00	Daily Balance	Monthly
Money Market Plus & IRA* Money Market Plus Shares	\$25,000.00	.00% .55% .60% .65%	.00% .55% .60% .65%	\$100.00 \$25,000.00 \$50,000.00 \$100,000.00	\$25,000.00	\$15.00	Daily Balance	Monthly

\* Regular Checking fee waived for Silver or Gold Rewards, Interest Checking fee waived for Gold Rewards. Free Checking Rewards Level frozen at Bronze Rewards.

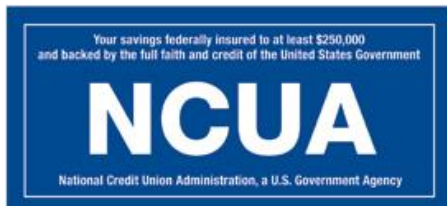
\*IRA = INDIVIDUAL RETIREMENT ACCOUNT

APY = ANNUAL PERCENTAGE YIELD

Regular accounts are federally insured up to \$250,000.00 by N.C.U.A., an agency of the U.S. government. IRA (Individual Retirement Accounts) are federally insured up to \$250,000.00 by N.C.U.A.

All rates are subject to change at any time without prior notice. Fees may reduce earnings.

**SEE NEXT PAGE FOR REGULAR AND IRA CERTIFICATE ACCOUNTS**



AMERICA'S  
**CREDIT UNIONS™**  
*Where people are worth more than money.™*

**REGULAR AND IRA CERTIFICATE ACCOUNT RATES**
**EFFECTIVE DATE: January 17<sup>th</sup> 2018**

<b>REGULAR CERTIFICATES: ACCOUNT TYPE AND TERM</b>	<b>MINIMUM BALANCE TO OPEN &amp; OBTAIN ANNUAL PERCENTAGE YIELD</b>	<b>DIVIDEND RATE</b>	<b>ANNUAL PERCENTAGE YIELD</b>
3 - 5 Month Certificate	\$1,000.00	.25%	.25%
6 - 11 Month Certificate	\$500.00	.45%	.45%
12 - 17 Month Certificate	\$500.00	.60%	.60%
18 - 23 Month Certificate	\$500.00	.65%	.65%
24 - 35 Month Certificate	\$500.00	.75%	.75%
36 - 48 Month Certificate	\$500.00	.90%	.90%
3 - 5 Month Jumbo Certificate	\$25,000.00	.35%	.35%
6 - 11 Month Jumbo Certificate	\$25,000.00	.65%	.65%
12 - 17 Month Jumbo Certificate	\$25,000.00	.80%	.80%
18 - 23 Month Jumbo Certificate	\$25,000.00	.85%	.85%
24 - 35 Month Jumbo Certificate	\$25,000.00	.95%	.95%
36 - 48 Month Jumbo Certificate	\$25,000.00	1.10%	1.10%

<b>IRA* CERTIFICATES: ACCOUNT TYPE AND TERM</b>	<b>MINIMUM BALANCE TO OPEN &amp; OBTAIN ANNUAL PERCENTAGE YIELD</b>	<b>DIVIDEND RATE</b>	<b>ANNUAL PERCENTAGE YIELD</b>
3 - 5 Month IRA* Certificate	\$1,000.00	.30%	.30%
6 - 11 Month IRA* Certificate	\$500.00	.50%	.50%
12 - 17 Month IRA* Certificate	\$500.00	.65%	.65%
18 - 23 Month IRA* Certificate	\$500.00	.70%	.70%
24 - 35 Month IRA* Certificate	\$500.00	.80%	.80%
36 - 48 Month IRA* Certificate	\$500.00	.95%	.95%
3 - 5 Month Jumbo IRA* Certificate	\$25,000.00	.40%	.40%
6 - 11 Month Jumbo IRA* Certificate	\$25,000.00	.70%	.70%
12 - 17 Month Jumbo IRA* Certificate	\$25,000.00	.85%	.85%
18 - 23 Month Jumbo IRA* Certificate	\$25,000.00	.90%	.90%
24 - 35 Month Jumbo IRA* Certificate	\$25,000.00	1.00%	1.00%
36 - 48 Month Jumbo IRA* Certificate	\$25,000.00	1.15%	1.15%

Certificate accounts are subject to an early withdrawal penalty (see next page for details). Certificate dividends are paid and compounded monthly. Penalties will reduce earnings. IRA accounts include Traditional IRA, Roth IRA and Coverdale Educational Saving Accounts.

All rates are subject to change at any time without prior notice. Fees may reduce earnings.

\*IRA = INDIVIDUAL RETIREMENT ACCOUNT      APY = ANNUAL PERCENTAGE YIELD

**Regular accounts are federally insured up to \$250,000.00 by the National Credit Union Administration (NCUA), an agency of the U.S. government.**

**IRA (Individual Retirement Accounts) are federally insured up to \$250,000.00 by N.C.U.A.**

## TRUTH IN SAVINGS ACCOUNT DISCLOSURES

A. **RATE & DIVIDEND INFORMATION.** The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit; withdrawal of dividends will reduce earnings. The Dividend Rate and Annual Percentage Yield may change at any time without prior notice and are determined by the Credit Union's Board of Directors. Dividends are paid from current income and available earnings after required transfers to reserves at the end of each dividend period. The Dividend Rate and APY are the anticipated rates and yields the Credit Union expects to pay for the applicable dividend period. For Certificate accounts the Dividend Rate and APY disclosed are fixed and won't change during the term of the account.

B. **DIVIDEND COMPOUNDING AND CREDITING.** Dividends are compounded and credited as listed above. All dividend periods begin on the first calendar day of the period and end on the last calendar day of the period. Quarterly dividend periods are calendar quarters. All dividends are computed on a 365 day basis.

C. **ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue on deposits on the business day you make the deposit to your account. For all club accounts, accrued dividends will not be paid if your account is closed prior to the end of the dividend period. All other accounts will be paid accrued dividends owed at the time the account is closed except for IRA Certificates closed within seven (7) days of opening. To earn the stated APY as listed above, all accounts must maintain the balance listed under the 'minimum to obtain APY'. Failure to do so forfeits the accrual and payment of dividends while the account balance is less than the minimum required. For Certificates, the dividend rate paid will be the original or renewal rate on the share certificate (renewal rate being the rate for new accounts as of the last maturity/renewal date).

D. **BALANCE INFORMATION.** The minimum balance required to open each account is listed above. Dividends are calculated by applying a daily periodic rate to the beginning balance in the account each day.

E. **ACCOUNT LIMITATIONS.** For regular or secondary share accounts, no more than six (6) preauthorized, automatic or telephone transfers may be made to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed.

**For Club accounts:** One withdrawal will be made from the club during the club withdrawal period without a fee. The Holiday Club withdrawal period is October 1<sup>st</sup> through December 15<sup>th</sup>; the Summer Club withdrawal period is May 1<sup>st</sup> through August 31<sup>st</sup>. Additional withdrawals at any other time are subject to a penalty and, if the account is closed, loss of accrued dividends.

**For Money Market accounts:** No more than six (6) preauthorized, automatic or telephone transfers may be made to another of yours or to a third party in any month. If you exceed these limitations, your account will be subject to a fee (see the attached fee schedule) and may be closed. IRA Money Market Shares are not given check writing access due to the tax deferred nature of the account.

F. **CERTIFICATE ACCOUNTS:** After your account is opened, you may not add funds to a Regular (non-IRA) certificate except during the account grace period (from the maturity date through seven days after the maturity date). You may add funds to an IRA certificate at any time provided the amount deposited is equal to or greater than the minimum amount required to open the certificate. You may make withdrawals from your account; withdrawals of account principal may be subject to the early withdrawal penalty listed above if not made during the grace period following the account maturity or renewal maturity date. Withdrawals of dividends paid during the account term are not subject to penalty.

Your account will mature within the term or at the maturity date set forth above or the maturity date set forth on your account receipt or renewal notice. Your account is an automatically renewable account. Upon expiration of the initial term the certificate will automatically renew for the same term at the dividend rate in effect on the renewal date for new accounts of the same class. The renewal is effective unless 1) the account is closed within seven (7) days after the renewal maturity date or 2) prior to the renewal date the Credit Union gives written notice that the certificate won't be renewed. If the Credit Union doesn't renew the certificate, the account will be closed at maturity into the member's regular share account.

**EARLY WITHDRAWAL PENALTY:** We may impose a penalty if you withdraw any of the principal before the original maturity or any renewal maturity date. The penalty amount for certificates with terms of less than 12 months is 3 months dividends. The penalty amount for certificates with terms of 12 months or greater is 6 months dividends. The minimum penalty for withdrawals of less than \$5,000.00 is \$10.00. The minimum penalty for withdrawals of \$5,000.00 and greater is \$20.00. The penalty applies whether dividends have been earned or not (meaning that part of the account principal balance may be taken) and is calculated upon the amount withdrawn. Early withdrawal from IRA accounts may also be subject to tax penalties.

**EXCEPTIONS TO EARLY WITHDRAWAL PENALTIES.** At the Credit Union's option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances;

- a. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- b. Where the account is an Individual Retirement Account (IRA) and is closed within seven (7) days after opening; or where the owner is making a withdrawal to meet governmental Required Minimum Distribution rules at age 70 ½ or later, or where the owner attains age 59 1/2 or becomes disabled.
- c. If any owner of the certificate becomes involuntarily unemployed during the term of the certificate, the owner may make a withdrawal that will not be subject to the early withdrawal penalty of up to \$5,000 every month if written proof of the loss of employment is provided to the Credit Union.

G. **IRA ACCOUNTS.** If this account is part of a qualified individual retirement plan, it may not be pledged, transferred or assigned and is not subject to any pledge of shares the owner may have previously authorized. The Credit Union disclaims its right to any such pledge with respect to any IRA account.

H. **MEMBERSHIP PRIMARY SHARE ACCOUNTS. Assessed a fee if no activity within the last 12-months, and:**

1. The account balance has been less than \$100.00 for at least one year.
2. The primary account owner is age 18 or older
3. The member has no other deposit or loan account relationships on that account number (restrictions apply).

NOTE FOR CHECKING, SAVINGS AND MONEY MARKET ACCOUNTS: REFER TO THE ATM (AUTOMATED TELLER MACHINE) ACCOUNT/ELECTRONIC FUNDS TRANSFER DISCLOSURES FOR ACCOUNTS WITH ATM, TELEPHONE BANKING OR ACH ACCESS.

# LM FEDERAL CREDIT UNION ACCOUNT SERVICE FEES, AS OF 1/01/2018

## SHARE ACCOUNT FEES

Balance of less than (\$25.00) for 6 months	The Balance
No current address for 6 months	\$2.00 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	\$3.00 quarterly
Reopening within 180 days of being closed	\$10.00
*Free Monthly ATM Withdrawals: Based on Rewards Level*: Silver Rewards	2 per month
Gold Rewards	4 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)	\$3.00 quarterly

## ALL CHECKING ACCOUNTS & MONEY MARKET SHARES

(Money Market accounts are not given ATM access)

Visa Check Card & ATM Card Purchases	NO CHARGE
Regular Checking Accounts; Fee if \$500.00 average balance not maintained (waived for Silver or Gold Rewards)	\$4.00 per month
Interest Checking Accounts; Fee if \$1,000.00 average balance not maintained (waived for Gold Rewards)	\$6.00 per month
*Free Checking: Rewards level for checking services are frozen at Bronze Rewards	\$3.00 monthly
Business Checking Accounts; Fee if \$500.00 average balance not maintained	\$4.00 per month
Free Monthly ATM Withdrawals: Based on Rewards Level*: Bronze Rewards	4 per month
Silver Rewards	8 per month
Gold Rewards	12 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 An ATM: (3 monthly no charge for Regular & Interest Checking)	\$1.00 each
Account Transfers at An ATM	\$.50 each
Non-sufficient Funds Fee: (if overdrawn more than \$5.00, max 3/day, waived for card overdrafts)	\$35.00
Returned Item Fee	\$35.00
Stop Payment Fee* (2 per year free with Silver Rewards, 5 per year free with Gold Rewards)	\$22.00
Photocopy Of Paid Check* (2 per year free if Bronze Rewards, 5 per year free if Silver Rewards, Free unlimited copies if Gold Rewards.	\$5.00
Automatic Overdraft Transfer From Shares (limited to six monthly) (not available for money markets)	\$3.00 per transfer
Overdraft Transfer from Rediline Overdraft Loan	\$2/advance, max \$2/day
Check printing Fees*; Fees Vary, Start At (Silver Rewards: ½ off 1 basic order each year) (Gold Rewards: one basic order free each year)	\$17.68
Counter Checks (No charge for Gold Rewards)* First check	\$1.00
Additional checks, same day (no charge for up to 10 for new accounts)	\$.50 each
Account reconciliation, fee per 15 minutes (first 5 minutes no charge)	\$4.00
Free Checking if dormant 90 days	\$3.00 monthly
Internet Bill Pay: Usage fee if less than 2 bills Paid monthly - All Rewards Levels* (fee not waived for business accounts)	\$4.95 monthly
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	

## MONEY MARKET SHARES ONLY

Fee if more than 3 checks paid per month	\$5.00 per check
Regular: \$2,500.00 balance not maintained	\$10.00 per month
Plus: \$25,000.00 balance not maintained	\$15.00 per month

## ALL CLUB ACCOUNTS

Withdrawals made outside of specified dates or additional withdrawals made during maturity period	\$15.00 per withdrawal
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**OTHER FEES WHICH APPLY TO ALL ACCOUNTS**

Online Banking & Mobile Banking	FREE
ACH Overdraft fee (if overdraft more than \$5.00, maximum charge 3 per day)	\$35.00
Returned Item Fee	\$35.00
Returned Deposited or Cashed item	\$10.00
Check Stop payment* (2/Year Free With Silver Rewards, 5/Year Free With Gold Rewards)	\$22.00
Cashiers Check Fee	
Bronze Rewards	\$5
Silver Rewards (waived if Gold Rewards)	\$3
Money Orders (only \$.75 each with Silver & Gold Rewards)	\$1.25
Coin Machine Fee: Silver & Bronze Rewards	4% of coin value
Minors Account (ages 17 and under) (Cashed)	4% of coin value
Deposit to minors account (ages 17 and under)	Fee Waived
Gold Rewards	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
Photocopy of deposited or cashed checks (\$3.00 surcharge if more than 12 months old)	\$5.00
Collection of checks drawn outside of the U.S.	\$5.00 plus cost/item
Court attachments/account levy handling	\$75.00
Notary Public (waived for Silver & Gold Rewards)	\$2.00
Wire Out Fee – Domestic	
Bronze/Silver Rewards	\$25.00
Gold Rewards	\$20.00
Wire Out Fee- International	
Bronze/Silver Rewards,	\$40.00
Gold Rewards	\$35.00
Wire In Fee	
Bronze Rewards	\$8.00
Silver Rewards (waived if Gold Reward)	\$5.00
3 <sup>rd</sup> 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 <sup>st</sup> 30 days)	\$2.00
Large Cash 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 <sup>th</sup> 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	\$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	
Silver & Gold Rewards	\$3.49
Bronze Rewards	\$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	\$1.50 each
Postage Stamps (sold by the book)	Face Value + \$.50
Coin Machine Usage	7% of coin value
Notary Public Service	\$2.00 per stamp
Theme Park 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	\$329.00
Route 66 Mechanical Breakdown Insurance, Auto/Truck	See a Loan Specialist for a quote
Skip a Loan Payment (per loan)	\$25.00