

# LM FEDERAL CREDIT UNION ACCOUNT SERVICE FEES, As Of January 1<sup>st</sup>, 2019

## 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*:<br>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)

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|--|--|
| Visa Check Card & ATM Card Purchases   | NO CHARGE  |
| Regular Checking Accounts;<br>Fee if \$500.00 average balance not maintained<br>(waived for Silver or Gold Rewards)                            | \$4.00 per month   |
| Interest Checking Accounts;<br>Fee if \$1,000.00 average balance not maintained<br>(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;<br>Fee if \$500.00 average balance not maintained  | \$4.00 per month   |
| Free Monthly ATM Withdrawals: Based on Rewards Level*:<br>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*<br>(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 \$10.00, max 3/day, waived for card overdrafts)  | \$32.00  |
| Returned Item Fee  | \$32.00  |
| Stop Payment Fee* (2 per year free with Silver Rewards, 5 per year free with Gold Rewards)   | \$20.00  |
| Photocopy Of Paid Check*<br>(2 per year free if Bronze Rewards, 5 per year free if Silver Rewards,<br>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<br>(Silver Rewards: ½ off 1 basic order each year)<br>(Gold Rewards: one basic order free each year) | \$17.80  |
| Counter Checks (No charge for Gold Rewards)*<br>First check  | \$1.00   |
| Additional checks, same day<br>(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<br>Paid monthly - All Rewards Levels*<br>(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<br>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 more than 2 withdrawals made during maturity period | \$15.00 per withdrawal |
|--|------------------------|

**OTHER FEES WHICH APPLY TO ALL ACCOUNTS**

|  |  |
|--|--|
| Online Banking & Mobile Banking  | FREE   |
| ACH Overdraft fee (if overdraft more than \$10.00, maximum charge 3 per day)   | \$32.00  |
| Returned Item Fee  | \$32.00  |
| Returned Deposited or Cashed item  | \$10.00  |
| Check Stop payment*<br>(2/Year Free With Silver Rewards, 5/Year Free With Gold Rewards)  | \$20.00  |
| Cashiers Check Fee   |  |
| Bronze Rewards   | \$5.00   |
| Silver Rewards<br>(waived if Gold Rewards)   | \$3.00   |
| 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<br>(waived if Gold Reward)  | \$5.00   |
| 3 <sup>rd</sup> Party Written Account Verification<br>(waived for Silver & Gold Rewards)   | \$5.00   |
| Federal Express, Standard/Priority   | \$15.00/\$17.00                                  |
| Check-by-Phone (loan payments/deposits)<br>(waived for new membership opening deposits)  | \$5.00   |
| MSR Contact fee after 10 calls per month<br>(20 free calls monthly For Gold Rewards)*  | \$.75 per contact                                |
| Check Cashing Fee<br>(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<br>(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<br>(certain restrictions apply on check types and amounts) | 1% of check amount<br>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**

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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      | \$329.00   |
| Route 66 Mechanical Breakdown Insurance, Auto/Truck        | See a Loan Specialist for a quote  |
| Skip a Loan Payment (per loan)                             | \$25.00  |