

LM FEDERAL CREDIT UNION ACCOUNT SERVICE FEES, AS OF 01/03/2017

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
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	\$5.00 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)	\$17.07
Counter Checks (No charge for Gold Rewards)* First check	\$1.00
Additional checks, same day (no charge for up to 10 for new accounts)	\$0.50 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
---	------------------------

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 (2/Year Free With Silver Rewards, 5/Year Free With Gold Rewards)	\$10.00
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
Touch Tone Teller fee after 10 calls/month (20 free calls monthly For Gold Rewards)*	\$.50 per call
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	\$5.00
(waived if Gold Reward)	
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)	\$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 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	\$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
Prepaid Cards	Member Cost + \$1.00
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)	\$329.00
Route 66 Mechanical Breakdown Insurance, Auto/Truck	See a Loan Specialist for a quote
Skip a Loan Payment	\$25.00