



Lake Community Federal Credit Union
Fee Schedule
January 2019

Credit Union Membership	
Membership Shares on Deposit	\$25.00
Re-Admittance Fee	\$25.00
Miscellaneous General Fees	
IRA - Direct Transfer out Fee	\$50.00
Share Account Closure within 90 days of opening account	\$25.00
Printout of 30 days activity	\$2.00
Statement reprint	\$5.00
Returned Mail Processing	\$7.00
Returned Item Fee (Non VISA Card Associated)	\$15.00 per item
Legal Processing/Garnishments/IRS Levy	\$50.00
Share Account Inactive / Dormant	Share balance with \$200.00 or less and no activity for 36 months, \$5.00 per month.
Wire Transfer (outgoing)	\$20.00/Transfer
Wire Transfer (incoming)	\$15.00/Transfer
International Wire Transfer (incoming and outgoing)	\$50.00/Transfer
Credit Union Official Check	2 per month for free then \$5.00 per check
Credit Union Official Check Stale Dated and/or Voided and/or Reissue Processing	\$4.00 per item
FAX Service	\$3.00/FAX
Research/Reconcile Account	\$30.00/First hour or any part of an hour, thereafter \$4.00 minimum for every 30 minutes
Telephone Transfer Made by a Teller	\$2.00/Transfer
Automatic Overdraft Transfer from Share Account to Draft Account	\$10.00/Transfer
Courtesy Pay Fee	\$30.00/item
Non-Sufficient Funds (NSF) Returned	\$30.00 / Item
Non-Sufficient Funds (NSF) Honored	\$35.00/ Item
Non-Sufficient Funds (NSF) Uncollected	\$5.00/ Item
Non-Sufficient Funds (NSF) on Authorized scheduled transfer or auto transfer	\$5.00/ Item
Photo Copy of Member Draft or Credit Union Official check	\$3.00/ Copy
ACH/Share Draft Stop Pay Exact Match	\$30.00 / per Item
ACH/Share Draft Stop Pay with a Range	\$60.00 / per item
Gift Card	\$5.00 per card

Replacement Debit Card	\$15.00 per card
Share Draft Printing (Check Printing)	Prices will vary depending upon style ordered
Replacement VISA Credit Card	\$15.00 per card
Collection of Foreign Item (Foreign check deposited)	Higher of \$30.00 per item or actual cost
One Time ACH Loan Payment Processing Fee	\$7.00 per payment
Lake Checking Fee	
Monthly Fee	0.00
Community Plus Checking Fee	
Monthly Minimum Balance Requirement \$5,000.00	\$4.00 /Month, if balance is below the required minimum balance requirement
Lake Renew Checking Fee	
Monthly Maintenance	\$8.00
Business Share Draft (Checking) Monthly Fee	
Monthly Maintenance	\$4.50
HSA Checking	
Monthly Minimum Balance Requirement \$500.00	\$2.00 per month if balance falls below the required minimum balance requirement.
ATM/Debit Transaction and Card Fees	
Transactions would be a deposit, withdrawal, transfer or inquiry	Transactions made at ATMs owned by Lake Community Federal Credit Union are no fee
Transactions made at terminals not owned by Lake Community Federal Credit Union	4 Transactions per month at no fee, after that a \$1.00 charge will apply on all additional transactions
POS (Point-of-Sale) Transactions	No Fee
ATM/Debit Courtesy Pay Opt In Service	\$30.00 per item
ATM/Debit Card Replacement	\$15.00 per card
ATM/Debit Card PIN Reset	\$1.00 each time
ATM/Debit Auto Overdraft	\$10.00 per transfer
Preauthorized EFT Fees	
International ACH Transaction (IAT)	\$1.00 per item
Courtesy Pay	\$30.00 / Item
Non- Sufficient Funds (NSF) Returned	\$30.00 / Item
Non- Sufficient Funds (NSF) Honor	\$35.00/ Item
Non-Sufficient Funds (NSF) Uncollected	\$5.00 / Item
ACH Draft Stop Pay Exact Match	\$30.00 / per Item

ACH Draft Stop Pay with a Range	\$60.00 / per item
CU@Home Banking Fee	
E-statement	NO Fee
CU@ Home Banking	NO Fee
E- Statement with Paper Statement	3.00 Per Statement
BillPay-e / BillPay-e Plus	
Web Bill Pay Service	\$5.00 month, fee is WAIVED if you have at least 4 Bill Paye-e, / BillPaye-e Plus transactions per month. (Month starts from the time you sign up for the service

