Basic Business Checking
(Interest not paid on this account)

Monthly Maintenance Fee .......................................................... $7.00
(Avoid fee by maintaining $300 balance in Basic Business Checking Account or $3,000 in business deposit accounts.)

75 Items (debits or credits) ................................................... No Charge

After 75 Items* ................................................................. $0.19 per item

Premier Business Checking
(Interest not paid on this account)

Monthly Maintenance Fee ........................................................ $10.00
(Avoid fee by maintaining $1,000 balance in Premier Business Checking Account or $5,000 in business deposit accounts.)

250 Items (debits or credits) ................................................ No Charge

After 250 Items* .............................................................. $0.19 per item

Business Interest Checking
(Interest paid monthly on this account on balances over $5,000.)

Monthly Maintenance Fee ....................................................... $25.00
(Avoid fee by maintaining $5,000 balance in Business Interest Checking Account or $30,000 in business deposit accounts.)

500 Items (debits or credits) ................................................ No Charge

After 500 Items* ............................................................. $0.19 per item

*Items: Checks deposited (including mobile remote deposit capture), checks cleared, ACH debits and credits to Checking Accounts. Items not included: Online Banking, Automated Phone Banking, Business Debit Card purchases, and transfers between Lake Trust accounts.

Treasury Management Services
Remote Deposit Capture (Desktop), Wire Transfers, Positive Pay, ACH Services (See Lake Trust Representative for details)

ATMs
ATMs not owned and operated by Lake Trust Credit Union or outside the CO-OP Network ................... $1.50
(per transaction and balance inquiry)

Checking/Savings
Check Printing ............. Depends on style of checks ordered
Consecutive Days Overdraft Fee ........................................... $5.00
(on Checking Accounts after 10 business days)

Deposited Check Returned Unpaid ....................................... $7.00

Inactive Account Monthly Fee (1 year of inactivity) ............... $2.00
(Avoid fee by maintaining combined daily savings balance of $300 or additional active products.)

Low Balance Savings Monthly Fee ....................................... $3.00
(Avoid fee by maintaining combined daily savings balance of $300 or additional active products.)

Money Market Monthly Service Fee ..................................... $10.00
(Avoid fee by maintaining $1,000 daily balance.)

Non-Sufficient Funds (NSF) ...................................................... $32.00
Overdraft transfer from Savings or Money Market to Checking ............................................... $10.00
Paper Statement Processing Fee (per statement) ........... $2.00
Stop Payment ................................................................................... $32.00

**Platinum Business Visa® Credit Card**
See Business Credit Card Agreement ..............................................

**Miscellaneous**
Account Activity/History Printout ........................................ No Charge
Account Research (per hour) ................................................. $20.00
Bill Pay Electronic Expedited Payments ......................... $4.95
Bill Pay 2nd Business Day Check Payments .................. $14.95
Bill Pay Next Business Day Check Payments ............... $19.95
Coin Deposit (coins must be rolled)
  $100 or less ..................................................................... No Charge
  $100 or more ......................................................... $1.00 per $100
Currency Orders .......................................................... $1.00 per $100
Copy of:
  Check ..................................................................................... $5.00
  Deposited Check ................................................................. $5.00
  Money Order ........................................................................... $3.00
  Official Check (Cashier’s Check) ......................................... $5.00
  Statement ................................................................................. No Charge
Debit Card Rush Fee ................................................................. $30.00
Escheated Account Fee ............................................................. $100.00
Incoming Loan Payment Processing Fee
  By phone (Debit Card) .......................................................... $7.00
  Online (Debit Card) ............................................................. $7.00
Legal Garnishment ................................................................. $100.00
Money Order ............................................................................. $3.00
Notary Service (per document) ............................................ $1.00
(First five documents at no charge)
Official Check (Cashier’s Check) ......................................... $4.00
Returned Statement Fee ........................................................ $5.00
Safe Deposit Box Annual Rental ........................ $20.00–$90.00
Wire Transfer
  Incoming ...................................................................................... $5.00
  Outgoing (Domestic) ............................................................ $25.00
  Outgoing (International) ...................................................... $50.00

**Fees Effective 2.1.23 and subject to change**