## Commercial Fee Schedule

### Basic Commercial Checking
(Interest not paid on this account)

- Monthly Maintenance Fee: $7.00
  (Avoid fee by maintaining $500 balance in Basic Commercial Checking Account or $3,000 in commercial deposit accounts.)
- 75 Items (debits or credits): No Charge
- After 75 Items*: $0.19 per item

### Premier Commercial Checking
(Interest not paid on this account)

- Monthly Maintenance Fee: $10.00
  (Avoid fee by maintaining $1,000 balance in Premier Commercial Checking Account or $5,000 in commercial deposit accounts.)
- 250 Items (debits or credits): No Charge
- After 250 Items*: $0.19 per item

### Commercial 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 Commercial Interest Checking Account or $30,000 in commercial deposit accounts.)
- 500 Items (debits or credits): No Charge
- After 500 Items*: $0.19 per item
  *Items include checks deposited, checks cleared, and ACH debits and credits to Checking Accounts. Online Banking, Automated Phone Banking, Business Debit Card purchases, and transfers between Lake Trust accounts are not considered items.

### 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)
- Courtesy Pay: $32.00
- Deposited Check Returned Unpaid: $7.00
- Inactive Account Monthly Fee: $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.)
- Mobile Remote Deposit Capture: $0.10 per item
- 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
Card Personalization ............................................ $5.00
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 2.1.20 and subject to change