Fee Schedule

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 .......................... $10.00
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 Savings Monthly Service Fee .......... $10.00
(Avoid fee by maintaining $1,000 daily balance.)
Money Market PLUS Savings Monthly Service Fee .... $10.00
(Avoid fee by maintaining $1,000 daily balance.)
Money Market Checking Monthly Service Fee .......... $5.00
(Avoid fee by maintaining $1,000 daily balance or $5,000 in deposit accounts.)
Non-Sufficient Funds (NSF) ................................. $32.00
Paper Statement Processing Fee (per statement) .... $2.00
Stop Payment ................................................................. $32.00
Temporary Checks (per four checks) ....................... $1.00

Miscellaneous
Account Activity/History Printout ................................. No Charge
Bill Pay Electronic Expedited Payments ................... $5.00
Bill Pay Overnight Check Payments .......................... $25.00
Card Personalization ............................................... $5.00
Copy of:
Check ................................................................. $3.00
Money Order .............................................................. $3.00
Official Check (Cashier’s Check) ............................. $3.00
Statement ................................................................. No Charge
Credit Card Fees ........................................ See Credit Card Disclosure
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
Loan Payment Extension Fee (Skip-a-Payment) .......... $35.00
Money Order ........................................................................ $3.00
Notary Service ...................................................................... No Charge
Official Check (Cashier’s Check) ........................................ $4.00

Online Banking External Transfers

- External Transfer Standard .............................................. Free
- Popmoney Standard ............................................................. Free
- External Transfer Express ............................................... $5.00
- Popmoney Express ............................................................. $5.00
- On-U.S Check Cashing Fee (Non-Member) ................. $5.00
- 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 3.1.21 and subject to change