## Fee Schedule

### Checking/Savings

- **Check Printing**: Depends on style of checks ordered
- **Consecutive Days Overdraft Fee**: $5.00 (on Checking Accounts after 31 calendar days)
- **Courtesy Pay**: $32.00
- **Deposited Check Returned Unpaid**: $10.00
- **Inactive Account Monthly Fee (1 year of inactivity)**: $2.00 (Savings accounts only – Avoid fee by maintaining an additional active product.)
- **Low Balance Savings Monthly Fee**: $3.00 (Only applies to Membership Savings – Avoid fee by maintaining a $300 daily balance or an additional active non-savings product, such as a checking, CD, loan, or credit card.)
- **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 combined $5,000 balance in deposit accounts.)
- **Non-Sufficient Funds (NSF)**: $32.00
- **Paper Statement Processing Fee (per statement)**: $2.00 (Avoid fee by registering for online banking and estatements free of charge.)
- **Stop Payment**: $32.00
- **Temporary Checks (per four checks)**: $1.00

### Miscellaneous

- **Account Activity/History Printout**: No Charge
- **ATMs not owned and operated by Lake Trust Credit Union or outside the CO-OP Network**: $1.50 (per transaction and balance inquiry)
- **Bill Pay Electronic Expedited Payments**: $5.00
- **Bill Pay Overnight Check Payments**: $25.00
- **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
Purchase of Money Order ...........................................$3.00
  Official Check (Cashier's Check) .........................$4.00
Notary Service .......................................................No Charge
Online Banking External Transfers
  External Transfer Standard ................................. Free
  External Transfer Express ................................. $5.00
On-Us 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 11.123 and subject to change