

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)

Card Personalization \$5.00

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/Overdraft Coverage \$29.00

Deposited Check Returned Unpaid \$10.00

Foreign Check Fee \$5.00

Inactive Account Monthly Fee (1 year of inactivity) \$3.00
(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. Members 18 or younger excluded.)

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) \$29.00

Overdraft Transfer

 From Savings to Checking \$5.00

 From Line of Credit to Checking \$5.00

Paper Statement Processing Fee (per statement) \$1.00

Stop Payment \$29.00

Temporary Checks (per four checks) \$1.00

Miscellaneous

Account Activity/History Printout (per account) \$1.00

Bill Pay Electronic Expedited Payments \$5.00

Bill Pay Overnight Check Payments \$25.00

Incoming Loan Payment Processing Fee \$7.50
(By phone with Debit Card or ACH.)

Copy of:

 Money Order \$3.00

 Official Check (Cashier's Check) \$3.00

 Check \$3.00

 Statement (per statement) \$1.00

Credit Card Fees See Credit Card Disclosure

Escheated Account Fee \$50.00

Online Banking External Transfers

External Transfer Standard	Free
Popmoney Standard	Free
External Transfer Express	\$5.00
Popmoney Express	\$5.00
Legal Garnishment	\$75.00
Loan Payment Extension Fee (Skip-a-Payment)	\$35.00
Money Order	\$3.00
Notary Service	No Charge
Official Check (Cashier's Check)	\$4.00
Returned Statement Fee	\$5.00
Safe Deposit Box Annual Rental	\$20.00-\$90.00
Wire Transfer	
Incoming	No Charge
Outgoing (Domestic)	\$20.00
Outgoing (International)	\$35.00

Fees Effective 2.1.18 and subject to change

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