

LISBON COMMUNITY FEDERAL CREDIT UNION

Schedule of Fees
Effective 4/1/2017

ALL ACCOUNTS

Statement Copy	\$ 2.00/statement
Account History	\$ 2.00/history
Stop Payment Request	\$20.00
Returned Item Fee (ACH and Share Drafts)	\$25.00
Account Research (per hour)	\$20.00
Deposited Return Item Fee	\$10.00
Abandoned Account Fee	\$10.00/yr
Foreign Exchange Fee	\$10.00
Teller Check Fee (one free check per day)	\$ 1.00/check
There is no fee for Members 65 and older	
Teller Check Copy Fee	\$ 3.00

SAVINGS (SHARE) ACCOUNT FEES

Overdraft Protection (per transfer) (ACH and Share Drafts)	\$ 2.00
Account Closure Fee (within 180 days)	\$25.00

CHECKING (SHARE DRAFT) ACCOUNT FEES

Overdraft Protection (from shares) (ACH and Share Drafts)	\$ 2.00
Account Reconciliation (per hour)	\$20.00
Check Copy Fee	\$ 2.50
Check Printing Fees	Prices vary
Ultimate Checking Members	FREE

BASIC CHECKING

If Account Balance >= \$300.00	FREE
If Account Balance < \$300.00	\$ 1.00/mo

“ON THE MOVE” CHECKING

Service Charge	\$ 5.00/mo
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ULTIMATE CHECKING

If Average Daily Balance >/ = \$ 2,500.00	FREE
If Average Daily Balance < \$2,500.00	\$10.00/mo

WIRE FEES

Incoming Wire	FREE
Outgoing Wire Fee	\$20.00
International Wire Fee	\$40.00

SERVICES

Fax Fee	\$ 1.00/page
Money Order Fee Members 65 and older	\$ 1.00 each FREE
Photocopy	\$.25/copy
Travelers' Cheque Fee	\$ 1.00/\$100
Inquiry/Transaction Phone Fee	FREE
Notary Public	FREE
Signature Guarantee	FREE
Home Banking/Mobile Banking	FREE
Bill Pay	FREE
E-Statements	FREE
Shared Branching	FREE
Gift Cards - 1st per month Each subsequent request	FREE \$ 3.00

OTHER

Legal Process Fee (writs, summons, levies)	\$25.00
Loan Payoff Request - first 2 Each subsequent request	FREE \$25.00

ATM/ VISA DEBIT CARD FEES

At LCFCU-owned ATM or SURF terminal

Withdrawals	FREE
Inquiries and Denials	\$ 1.00
At Non-LCFCU owned ATM	
First 4 withdrawals	FREE
Additional withdrawals after 4	\$ 1.00
Inquiries and Denials	\$ 1.00
Card Issue Fee	FREE
Replacement Card Fee	\$10.00
ATM Surcharge Fee	\$ 1.50
Point of Sale Transactions	FREE
Rush Order Fee - Card Only	\$43.00
Rush Order Fee - Card and PIN	\$61.00

VISA CREDIT CARD FEES

Late Fee	5% of current balance
Rush Order Fee	\$27.50
Sales Draft Copy Fee	\$ 1.00
Statement Copy Fee	\$ 1.00
Replacement Card Fee	\$ 5.00
Replacement PIN Fee	\$ 5.00