

Lowland Credit Union

Fee Schedule

Effective November 1, 2018

Accounts	Amount	Detail & How to avoid fee
Account Research/Balancing	\$15.00 per hour	
Bad Address Fee	\$5.00 per occurrence	Avoid by providing Credit Union with current mailing and physical address
Business Account Fee	\$10 per month	Avoid by maintaining a minimum balance of \$1,500 per month
Close Account Fee	\$8	For Regular Share or Share Draft accounts closed within 90 days of opening
Copy of Account History	\$5.00 per page	Avoid by signing up for Online Banking & eStatements
Copy of Account Statement	\$5.00 per page	Avoid by signing up for Online Banking & eStatements
Copy of Draft	\$5.00	Avoid by signing up for Online Banking
Dormant Account Fee	\$5.00 per month	No Activity in one year-Avoid by utilizing account
Early Closure of Club Account	\$15.00	Avoid by leaving money in account until release date
Paper Statement	\$2.00 per month	Excludes ages 18 & under and 65 & older-Avoid by signing up for eStatements
Non-Sufficient Funds	\$35.00 per item	Share Draft, ACH and Deposit Items
Reg D Fee	\$7.00	Avoid by limiting transfers from a savings/money market account to less than 7 per month
Stop Payment Fees	\$35.00 per item	Share Draft, ACH Drafts, Electronic Funds Transfer Items, Post Dated Items
Single Service Account Fee	\$10.00 per month	Account with < \$100 and no other services, Excludes 18 & under

Checks		
Certified Corporate Draft	\$5.00 each	
Starter Checks	Free up to 12 checks upon opening	
Emergency Checks	\$2.50 per page (4 cks)	In-house printing
Vendor Checks	Varies per style	
Money Market	\$2.50 per page (4 cks)	In-house printing

Wire Transfers		
Incoming	\$10.00	
Outgoing (Domestic Only)	\$20.00	

Loans		
Carfax Fee	\$20	Avoid by asking for copy at the purchasing dealership
Consumer Loan Late Payment	5% of Payment Amount	Avoid by making the payment during the 10-day grace period
Mortgage Origination Fee	.5% of Loan Amount	
Skip-A-Payment	\$25 loans ≤\$5,000 \$50 loans > \$5,000	Available to qualifying members

Safe Deposit Boxes	Effective January 1, 2019	
3 x 5	\$25.00 per year	
5 x 5	\$30.00 per year	
3 x 10	\$40.00 per year	
5 x 10	\$50.00 per year	
10 x 10	\$75.00 per year	
Safe Deposit Box Drilling	LCU Cost	

VISA® Cards (ATM, Debit Card, Credit Card, & Gift Card)		
ATM fees for non-members	\$5.00	
ATM fees for non LCU ATMs	Varies per Institution	ATMs that are not operated by LCU may charge a fee. Check our website for surcharge free ATMs in your area
Late Fee (credit card)	\$10	Avoid by making payment during the 10-day grace period
Negative Balance Fees	\$35.00 per item	As permitted by Regulation
Instant Issue Replacement	\$15.00	
Replacement by mail	\$5.00	
VISA® Gift Card	\$2.50	

Other		
Attorney Review	\$40	Review for POAs, Wills, Trusts & other Legal Documents
Fax/Copy Fee	\$1.00 per page	
Money Orders	\$5.00 each	