

Schedule of Service Charges and Fees

GENERAL

- 1 **Check Orders** Prices vary by style ◀
- 2 **Courtesy Pay Fee** (This fee applies for each check, ACH payment, recurring debit card payment, everyday debit card and ATM transaction, and other items we pay that result in an overdraft of your available balance.)
No Courtesy Pay Fee is charged if your available balance overdraft is \$5.00 or less.
The following tiered fees apply if your available balance overdraft is more than \$5.00:
 - **No Charge** for any item/transaction of \$5.00 or less;
 - **\$10.00** for each item/transaction amount between \$5.01 and \$15.00; and
 - **\$30.00** for each item/transaction amount over \$15.00
The maximum you could be charged per day on a **Consumer** accounts is five (5) overdraft fees totaling up to **\$150.00**.
You must specifically Opt-In for Courtesy Pay coverage on everyday debit card and ATM transactions.
- 3 **NSF Fee** (Items returned unpaid due to insufficient or unavailable funds)
Member Accounts - Per Item, On First Presentment* \$30.00
NSF ReadyLine/Home Equity Check issued Over Credit Limit or on a Delinquent Account – Per Item, On First Presentment* \$30.00
**Fee Not Charged on Representment.*
- 4 **Checks You Deposit or Cash that are Returned Unpaid** and charged against your account - Per Item, On First Presentment* \$29.00
Checks Returned Unpaid for Loan Payment – Per Item, On First Presentment* \$29.00
**Fee Not Charged on Representment.*
- 5 **Overdraft Protection Transfer Fee** \$ 4.00 ◀
The Overdraft Protection Transfer Fee is charged only once per day to cover checks and once per day to cover electronic ACH debits regardless of the number of checks or ACH debit items received and paid as a result. The Overdraft Protection Transfer Fee for Debit Card Point of Sale (POS) purchases and ATM withdrawals is charged per transaction.
- 6 **Stop Payment Fees:**
Member checks - Per Item written or sequential range if blank (lost or stolen), Logix assisted (via Branch or Contact Center)..... \$20.00
Unassisted stop payments on member checking account checks via OnLine Banking or Telephone Banking..... **Fee Waived**
ReadyLine, HELOC & Credit Card Convenience Checks – Per Item \$20.00
Cashier's Check or ACH debit payment - Per Item \$20.00
- 7 **Low Balance Fee** (monthly) \$ 5.00 ◀
This fee is charged if the combined total of all savings, money market, checking, certificate and loan balances within the same account structure is less than \$1,000 on the last day of the month. This fee is waived for the first three (3) months your account is open, after which the fee is waived for members who are age 24 and under, members who have a brokerage relationship with Logix Financial Services, and members that qualify for the Silver, Gold, or Platinum level of Relationship Rewards for the statement period. The fee is charged to the Main Savings Account, provided sufficient funds are available; otherwise, the fee will be charged to your checking, money market, or extra savings account.
- 8 **Purchase of Cashier's Check** - Per Check..... \$ 5.95 ◀
Platinum and Gold Relationship Rewards members get two free per month.
- 9 **Wire Transfers** – Domestic only \$25.00
- 10 **Outgoing Collections** – Domestic (Per Item) \$25.00
– Foreign (Per Item) \$30.00
Collection items are subject to charges by the paying bank, so the amount you receive may be less.
- 11 **Sight Draft Collections** - Per item \$ 8.00
- 12 **CO-OP Shared Branch Transaction Fee** – Per Transaction \$ 5.00 ◀
- 13 **Coin Deposited** – Standard bag \$ 2.50
Non-standard per roll equivalent..... \$ 0.10
Rolled coin..... No Charge
- 14 **Check Processing Reject Fee** – Per Item..... \$ 2.00
(applies to personal checks not purchased through Logix check printer vendor)
- 15 **Dormant/Abandoned Account Fee** – Per Month \$15.00
- 16 **Verification of Deposit** \$10.00
- 17 **Processing Levies, Garnishments, Attachments, and other Legal Liens** – Each..... \$75.00
- 18 **Starter/Temporary Checks** – 2 Pages at No Charge in any 12-month period – \$3.00 Per Additional Page ◀
Fee waived for Platinum tier Relationship Rewards members.
- 19 **IRA Savings Early Distribution/Withdrawal Fee** (waived if age 59 ½ or older) \$20.00

CHECKING ACCOUNTS

- 1 **High Rate Checking** – Monthly Service Charge \$ 12.95 ◀
 Monthly Service Charge with e-Statements (*paper statements waived*) \$ 10.95
 The Monthly Service Charge is waived if: (1) you maintain a daily balance of at least \$20,000 in the account each day during the monthly statement period; or (2) you qualify at the Gold or Platinum Relationship Rewards level for the statement period.
- 2 **Premier Checking** – Monthly Service Charge \$ 8.95 ◀
 Monthly Service Charge with e-Statements (*paper statements waived*) \$ 6.95
 The Monthly Service Charge is waived if: (1) you maintain a daily balance of at least \$2,500 in the account each day during the monthly statement period; or (2) you qualify at the Gold or Platinum Relationship Rewards level for the statement period.
- 3 **Advantage Checking** – Monthly service charge \$ 5.95 ◀
 Monthly Service Charge with e-Statements (*paper statements waived*) \$ 3.95
 The Monthly Service Charge is waived if: (1) you maintain a daily balance of at least \$750 in the account each day during the monthly statement period; or (2) you have Direct Deposit of at least \$250 to the account during the statement period; or (3) you qualify at the Gold or Platinum Relationship Rewards level for the statement period.
- 4 **NextGen Checking** – Monthly service charge \$ 2.95 ◀
 Monthly Service Charge with e-Statements (*paper statements waived*) \$ 0.00
 The Monthly Service Charge is waived if: (1) you maintain a daily balance of at least \$250 in the account each day during the monthly statement period; or (2) you have Direct Deposit of at least \$100 to the account during the statement period; or (3) you qualify at the Gold or Platinum Relationship Rewards level for the statement period.
- 5 **Teen Checking** – Monthly service charge None

MONEY MARKET ACCOUNTS

Money Market Account

Low Balance Fee (charged if the average daily balance is less than \$2,500 for the calendar month) \$15.00

DEBIT AND ATM CARDS

- 1 **Card Replacement Fee** \$ 7.50
- 2 **Transaction Fees at Non-Logix ATMs** – Withdrawals, Transfers & Inquires \$ 1.95 ◀
ATM Surcharges - Fees By Others: When you use an ATM that is not operated by Logix, the ATM owner may charge a surcharge fee, which is in addition to the fee above. ◀

Make unlimited transactions without fees or charges at 30,000 ATMs displaying the CO-OP ATM symbol.
 Call (888) SITE-COOP (748-3667) or visit www.lfcu.com for locations near you.

RESEARCH AND COPIES

With Logix Online Banking you can obtain and print free copies of the last two years of your account history, paid checks, account and credit card statements, and tax documents.

- 1 **Research and Copies** requiring one hour or less to complete No Charge
- 2 **Research and Copies** requiring **more** than one hour to complete \$25.00 per hour
 If your request requires extensive research, copies, or reconciliation taking more than one hour for us to complete, we will contact you by the next business day with an estimate of the time and cost to fulfill your request before we start.
- 3 **Statement Copy Delivery Charge** \$5.00 via Email, \$10.00 via US Mail; \$20 via Courier
 "Courier" includes FedEx, etc. Email and US Mail delivery charge is waived if the request is for six or less statement copies.

CONSUMER AND REAL ESTATE LOANS

- 1 **Loan amortization schedule** \$ 5.00
- 2 **ReadyLine Over Limit Fee** – Per Occurrence \$ 5.00
- 3 **ReadyLine Late Payment Fee** 20% of the Interest Due
 (Min. \$1, max. \$50) if payment is received 15 or more days late.
- 4 **Private-party vehicle title transfer** Varies by State
- 5 **Reconveyance/Recording Fees** Varies by State
- 6 **Real Estate Payoff Demands** – Per calculated demand, amended demand and/or short same demand \$30.00
- 7 **Payment history, real estate loans** – Current year No Charge
 Prior years – Per page \$ 5.00
- 8 **Duplicate Coupon Book** \$ 5.00

Refer to your loan note, agreement, and disclosure for applicable loan fees and charges.

◀ This symbol means this fee may be waived or reduced with **Relationship Rewards**.
 Ask about Relationship Rewards today or visit www.lfcu.com for details.