

# LAKE TRUST<sup>SM</sup>

## 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
Account Research (per hour) . . . . .	\$20.00
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 . . . . .	\$5.00
Money Order . . . . .	\$5.00
Official Check (Cashier's Check) . . . . .	\$5.00
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
Wire Transfer	
Incoming .....	\$5.00
Outgoing (Domestic) .....	\$25.00
Outgoing (International) .....	\$50.00