

Service Charge Schedule

Effective January 1, 2009

VIP Free Checking

| | |
|----------------------------------|------|
| Minimum Balance | None |
| Service Charge (Monthly) | None |
| Point of Sale Transaction Charge | None |

DirectConnect Checking

Requires direct deposit (greater than \$100) of payroll, Social Security, pension, or other regularly occurring income check.

| | |
|----------------------------------|------|
| Minimum Balance | None |
| Service Charge (Monthly) | None |
| Point of Sale Transaction Charge | None |

Premium Perks Checking

Perfect for someone who wants more out of their checking account. This account includes tiered interest rates and free standard checks.

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|------------------------------------------------------------------------------|----|----------|
| Minimum Balance | \$ | 1,000.00 |
| Service Charge (Monthly) (if balance falls below \$1,000.00 during cycle) | \$ | 10.00 |
| Point of Sale Transaction Charge | | None |

Special Privileges Checking

This checking account gives you great benefits for your relationship with LCU. Get discounted loan rates and premium interest on CDs and IRAs!

| | | |
|-----------------------------------------------------------------------|----|-----------|
| Minimum Balance (combined loans/deposits) | \$ | 25,000.00 |
| Service Charge (Monthly) (if combined balance falls below minimum) | \$ | 10.00 |
| Point of Sale Transaction Charge | | None |

A+ Checking

This account is limited to young adults ages 16 - 22.

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|--------------------------------------------------------------|----|-------|
| Minimum Balance | \$ | 25.00 |
| Service Charge (Monthly) (if balance falls below minimum) | \$ | 3.00 |
| Point of Sale Transaction Charge | | None |

Premium Money Market Account

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|-------------------------------------------------------------------------------|----|----------|
| Minimum Balance | \$ | 1,000.00 |
| Per Item Charge (in excess of three check withdrawals per statement cycle) | \$ | 7.00 |
| Service Charge (Monthly) (if balance falls below minimum) | \$ | 5.00 |

VIP Money Market Account

| | | |
|-------------------------------------------------------------------------------|----|-----------|
| Minimum Balance | \$ | 10,000.00 |
| Per Item Charge (in excess of three check withdrawals per statement cycle) | \$ | 10.00 |
| Service Charge (Monthly) (if balance falls below minimum) | \$ | 10.00 |

LCU is not responsible for surcharges imposed by other financial institutions.



Other Charges and Fees

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|-----------------------------------------------------------------------------------------------|-----------|
| • Abandoned Property | \$ 25.00 |
| • Account Closing (within six months of opening) | \$ 10.00 |
| • ATM/Debit Card | |
| DDA/Savings Withdrawal (at LCU ATM) | No Charge |
| DDA/Savings Withdrawal (at foreign ATM) | \$ 1.00 |
| Point of Sale Transaction | None |
| Foreign ATM Balance Inquiry | \$.50 |
| Foreign Currency Conversion Fee (based on transaction amount) | 3% |
| Mail Card to Alternate Address | \$ 20.00 |
| Next Day FedEx | \$ 62.00 |
| PIN by Phone | \$ 25.00 |
| Next Day Cancel Order | \$ 10.00 |
| • ATM/Debit Card Replacement Fee | \$ 10.00 |
| • Certified Check | \$ 10.00 |
| • Check Presented for Collection (plus exchange rate) | \$ 22.00 |
| • Inactive/Dormant Fee (after two years, per statement cycle) | \$ 2.00 |
| • Individual Retirement Accounts | |
| Annual Maintenance Fee | \$ 10.00 |
| Premature Distribution/Withdrawal from Daily Account | \$ 10.00 |
| Transfer Fee | \$ 10.00 |
| • Levy Fee/Attachment | \$ 30.00 |
| • Microfilm Request | \$ 1.00 |
| • Money Orders (maximum \$1,000.00) | \$ 2.00 |
| • NSF Charges | |
| Insufficient Funds Charges | |
| Checking & Savings (includes ACH, ATM, Returned Checks, Paid Returned Checks, Bill Pay) | \$ 25.00 |
| Uncollected Funds | \$ 25.00 |
| • Overdraft Transfer Fee | \$ 15.00 |
| • Overnight Delivery | \$ 25.00 |
| • Passbook Replacement Fee | \$ 15.00 |
| • Photocopy (per page) | \$ 1.00 |
| • Research/Account Reconciliation (hourly, minimum \$10) | \$ 25.00 |
| • Returned Deposited Item | \$ 4.80 |
| • Returned Loan Payment | |
| Original Loans of \$6,000.00 or less | \$ 10.00 |
| Original Loans greater than \$6000.00 | \$ 20.00 |
| • Safe Deposit Box | |
| Drilling | \$ 100.00 |
| Key Replacement | \$ 10.00 |
| Late Fee (over thirty days) | \$ 10.00 |
| • Statement Copy | \$ 5.00 |
| • Stop Payment | \$ 20.00 |
| • Tax Form Duplicate (1099) | \$ 5.00 |
| • Telephone Transfers (non-MEL) | \$ 10.00 |
| • Temporary Check | \$.50 |
| • Travelers Cheques (per \$100.00) | |
| LCU Members | \$ 1.00 |
| Sterling Set Members | No Charge |
| American Express Gift Card | \$ 4.95 |
| American Express Gift Cheque | \$ 1.75 |
| • Treasurer's Check | \$ 3.00 |
| • Wire Transfers (outgoing) | |
| International | \$ 40.00 |
| Domestic | \$ 15.00 |
| Incoming | \$ 10.00 |

