

LUSO FEDERAL CREDIT UNION
FEE SCHEDULE
 Effective as of February 1, 2013

CHECKS											
Money Order	<table style="width: 100%; border: none;"> <tr> <td style="text-align: right;">Member</td> <td style="text-align: right;">\$4.00 per item</td> </tr> <tr> <td style="text-align: right;">Member – Age 60 and Over</td> <td style="text-align: right;">\$2.00 per item</td> </tr> <tr> <td style="text-align: right;">Member - "60 PLUS" Account</td> <td style="text-align: right;">FREE</td> </tr> <tr> <td style="text-align: right;">Non-Member (CASH ONLY)</td> <td style="text-align: right;">\$5.00 per item</td> </tr> <tr> <td style="text-align: right;">Stop Payment / Reissue</td> <td style="text-align: right;">\$25.00 per item</td> </tr> </table>	Member	\$4.00 per item	Member – Age 60 and Over	\$2.00 per item	Member - "60 PLUS" Account	FREE	Non-Member (CASH ONLY)	\$5.00 per item	Stop Payment / Reissue	\$25.00 per item
Member	\$4.00 per item										
Member – Age 60 and Over	\$2.00 per item										
Member - "60 PLUS" Account	FREE										
Non-Member (CASH ONLY)	\$5.00 per item										
Stop Payment / Reissue	\$25.00 per item										
Official Check	<table style="width: 100%; border: none;"> <tr> <td style="text-align: right;">Member</td> <td style="text-align: right;">\$5.00 per item</td> </tr> <tr> <td style="text-align: right;">Member – Age 60 and Over</td> <td style="text-align: right;">\$2.50 per item</td> </tr> <tr> <td style="text-align: right;">Member - "60 PLUS" Account</td> <td style="text-align: right;">FREE</td> </tr> <tr> <td style="text-align: right;">Stop Payment / Reissue</td> <td style="text-align: right;">\$25.00 per item</td> </tr> </table>	Member	\$5.00 per item	Member – Age 60 and Over	\$2.50 per item	Member - "60 PLUS" Account	FREE	Stop Payment / Reissue	\$25.00 per item		
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Traveler's Checks	<table style="width: 100%; border: none;"> <tr> <td style="text-align: right;">One Signature</td> <td style="text-align: right;">1.00%</td> </tr> <tr> <td style="text-align: right;">Dual Signature</td> <td style="text-align: right;">2.00%</td> </tr> </table>	One Signature	1.00%	Dual Signature	2.00%						
One Signature	1.00%										
Dual Signature	2.00%										
American Express Gift Checks	<table style="width: 100%; border: none;"> <tr> <td style="text-align: right;">Member</td> <td style="text-align: right;">\$2.50 per item</td> </tr> <tr> <td style="text-align: right;">Non-Member (CASH ONLY)</td> <td style="text-align: right;">\$5.00 per item</td> </tr> </table>	Member	\$2.50 per item	Non-Member (CASH ONLY)	\$5.00 per item						
Member	\$2.50 per item										
Non-Member (CASH ONLY)	\$5.00 per item										
Temporary Check	\$2.00 per item										
FUNDS TRANSFERS											
Incoming / Outgoing	<table style="width: 100%; border: none;"> <tr> <td style="text-align: right;">Domestic</td> <td style="text-align: right;">\$20.00 per wire</td> </tr> <tr> <td style="text-align: right;">International</td> <td style="text-align: right;">\$40.00 per wire</td> </tr> </table>	Domestic	\$20.00 per wire	International	\$40.00 per wire						
Domestic	\$20.00 per wire										
International	\$40.00 per wire										
IRA Transfer	<table style="width: 100%; border: none;"> <tr> <td style="text-align: right;">Incoming</td> <td style="text-align: right;">FREE</td> </tr> <tr> <td style="text-align: right;">Outgoing</td> <td style="text-align: right;">\$20.00 per account</td> </tr> </table>	Incoming	FREE	Outgoing	\$20.00 per account						
Incoming	FREE										
Outgoing	\$20.00 per account										
ELECTRONIC SERVICES											
Online Banking / Bill Payer	<table style="width: 100%; border: none;"> <tr> <td style="text-align: right;">Monthly Service</td> <td style="text-align: right;">FREE</td> </tr> <tr> <td style="text-align: right;">Monthly eStatement Processing</td> <td style="text-align: right;">FREE</td> </tr> <tr> <td style="text-align: right;">Bill Payer Stop Payment</td> <td style="text-align: right;">\$20.00 per item</td> </tr> </table>	Monthly Service	FREE	Monthly eStatement Processing	FREE	Bill Payer Stop Payment	\$20.00 per item				
Monthly Service	FREE										
Monthly eStatement Processing	FREE										
Bill Payer Stop Payment	\$20.00 per item										
ATM / VISA DEBIT CARD											
ATM Transactions	<table style="width: 100%; border: none;"> <tr> <td style="text-align: right;">Member</td> <td style="text-align: right;">FREE – SUM Network</td> </tr> <tr> <td style="text-align: right;">Non-Member ATM</td> <td style="text-align: right;">\$4.00 per transaction</td> </tr> </table>	Member	FREE – SUM Network	Non-Member ATM	\$4.00 per transaction						
Member	FREE – SUM Network										
Non-Member ATM	\$4.00 per transaction										
Card Replacement – Lost or Stolen	<table style="width: 100%; border: none;"> <tr> <td style="text-align: right;">Normal Processing</td> <td style="text-align: right;">\$15.00 per card</td> </tr> <tr> <td style="text-align: right;">Rush Order Processing</td> <td style="text-align: right;">\$50.00 per card</td> </tr> </table>	Normal Processing	\$15.00 per card	Rush Order Processing	\$50.00 per card						
Normal Processing	\$15.00 per card										
Rush Order Processing	\$50.00 per card										
PIN Reissue	\$5.00 per PIN										
VISA CREDIT CARD											
Card Replacement – Lost or Stolen	<table style="width: 100%; border: none;"> <tr> <td style="text-align: right;">Normal Processing</td> <td style="text-align: right;">\$25.00 per card</td> </tr> <tr> <td style="text-align: right;">Rush Order Processing</td> <td style="text-align: right;">\$75.00 per card</td> </tr> </table>	Normal Processing	\$25.00 per card	Rush Order Processing	\$75.00 per card						
Normal Processing	\$25.00 per card										
Rush Order Processing	\$75.00 per card										
Cash Advance	<table style="width: 100%; border: none;"> <tr> <td style="text-align: right;">LFCU VISA Card</td> <td style="text-align: right;">FREE</td> </tr> <tr> <td style="text-align: right;">Foreign VISA Card – Member</td> <td style="text-align: right;">\$5.00 per advance</td> </tr> <tr> <td style="text-align: right;">Foreign VISA Card – Non-Member</td> <td style="text-align: right;">\$10.00 per advance</td> </tr> </table>	LFCU VISA Card	FREE	Foreign VISA Card – Member	\$5.00 per advance	Foreign VISA Card – Non-Member	\$10.00 per advance				
LFCU VISA Card	FREE										
Foreign VISA Card – Member	\$5.00 per advance										
Foreign VISA Card – Non-Member	\$10.00 per advance										
VISA Credit Card Annual Statement	\$25.00 per statement										

ACCOUNT RELATED SERVICES	
Low Minimum Balance	\$5.00 per month
Check Items Returned	\$35.00 per item
OPS – Overdraft Privilege	
Overdrafts Paid	\$35.00 per item
Overdrafts Returned	\$35.00 per item
Sustained Overdraft – After (5) Days	\$5.00 per day
Re-Deposit Returned Checks	\$15.00 per item
Loan Payment Item Returned	\$35.00 per item
Preferred Share Draft Checking	
Monthly Maintenance Fee	\$6.95 per month
Secure Share Draft Checking	
Monthly Maintenance Fee	\$3.95 per month
Overdraft Protection Transfer	\$4.00 per transfer
Share Draft Stop Payment	\$25.00 per item
ACH Stop Payment	\$25.00 per item
Lost Passbook	\$10.00 per replacement
Account Closing within (90) Days	
Savings	\$10.00 per account
Share Draft Checking	\$20.00 per account
Money Market	\$20.00 per account
Club Account – Early Withdrawal	\$10.00 per account
Abandoned Property	\$50.00 per account
Dormant Account *	
Savings (365 days with no member generated activity)	\$25.00 annually
Share Draft (183 days with no member generated activity)	\$50.00 annually

SAFE DEPOSIT BOXES	
Size 3 x 5	
Rental	\$25.00 annually
Security Deposit	\$100.00 per box
Box Drilling	Cost
Late Payment	\$20.00 per month
Size 5 x 5	
Rental	\$35.00 annually
Security Deposit	\$100.00 per box
Box Drilling	Cost
Late Payment	\$20.00 per month
Size 3 x 10	
Rental	\$40.00 annually
Security Deposit	\$100.00 per box
Drilling	Cost
Late Payment	\$20.00 per month
Size 5 x 10	
Rental	\$55.00 annually
Security Deposit	\$100.00 per box
Drilling	Cost
Late Payment	\$20.00 per month

COPIES	
Photocopy	\$1.00 per copy
Check Copy	
Paper Item	\$5.00 per item
Electronic Item	\$10.00 per item
Over (1) Year	\$15.00 per item
Transaction Copy	
Paper Item	\$5.00 per item
Electronic Item	\$10.00 per item
Over (1) Year	\$15.00 per item
Copy of 1099 or 1098	\$5.00 per copy
Account History Statement	
Paper Copy	\$5.00 per statement
Online	FREE

MISCELLANEOUS SERVICES	
Telephone Transfer	\$5.00 per transfer
Account Balancing/Reconciliation	\$25.00 per hour / \$25.00 minimum
Account Research	\$25.00 per hour / \$25.00 minimum
Account Related Letter	\$5.00 per letter
Legal Processing	
Tax Levy	\$50.00 per item
Subpoenas / Summons / Investigations	\$30.00 per hour / \$30.00 minimum
Notary	
Member	FREE
Non-Member	\$10.00 per signature
Mailed Items Returned	\$3.00 per item
Fax	
Incoming	\$2.00 per item
Outgoing	\$2.00 per item
** NEW SERVICE **	
Coin Machine	
Member	4% of total redeemed
Member - "60 Plus" Account	FREE
Non-Member	8% of total redeemed

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