

LOC Federal Credit Union

SCHEDULE OF FEES

Checking / Savings:

Certified Check	\$ 5.00
Close Checking Account	\$10.00
Copy of Cleared Check	\$ 3.00
(Online copies available at no charge.)	
Dormant Account (per month)	\$ 5.00
NSF/Overdraft Privilege	\$30.00
Overdraft Transfer	\$ 4.00
Reconcile Account (per hour/minimum)	\$20.00
Returned Item	\$ 6.00
Returned Item Written By Account Holder	\$10.00
Statement Copy (per month)	\$ 3.00
Stop Payment	\$29.00
Escheat Account	\$30.00
Bad Address Fee (statements only)	\$ 5.00
On-Us Check Fee (for non members when cashing LOC checks over \$50)	\$ 5.00

ATM / Check Card:

Annual Fee	\$10.00
Balance Inquiries (each)*	\$ 2.00
Over 4 Withdrawals/Month (per withdrawal)*	\$ 1.50
Replace Card	\$ 5.00
Replace PIN	\$ 2.00
Retained Card	\$10.00
VISA Foreign Transaction Fee	1%

*No transaction or inquiry fees at LOC ATMs.

Bill Pay:

Account to Account & Person to Person (per transaction)	\$ 1.50
Copy of Cleared Check	\$10.00
Next Day Transfer (per transaction)	\$ 7.95
Stop Payment	\$15.00
Without E-Statement (per month)	\$ 4.95

Miscellaneous:

Replace VISA Credit Card	\$ 5.00
Cashier's Check	\$ 2.00
Foreign Item Fee	\$ 2.00
Money Order	\$ 1.75
Stop Payment on Money Order	\$20.00
VISA Gift Card	\$ 3.00
Outgoing Wire Transfer	\$20.00
Wire Transfer International	\$30.00
Monthly Paper Statement Fee To Home Banking User Not Enrolled In E-Statements	\$ 2.00
Skip-A-Pay	\$25.00

LOC Federal Credit Union

Business Account Schedule of Fees

Fees on all accounts:

Statement Copy (per month)	\$ 3.00
Outgoing Wire Transfer	\$20.00
Wire Transfer International	\$30.00
Return Item	\$ 6.00
Return Item Written By Account Holder	\$10.00
Rolled Coin Fee	.5%
Coin Machine	.5%
Dormant Account (per month)	\$ 5.00
Cashier's Check	\$ 2.00
Money Order	\$ 1.75
Stop Payment on Money Order	\$20.00
Visa Gift Card	\$ 3.00
Foreign Item Fee	\$ 2.00
Escheat Account	\$30.00
Monthly Paper Statement Fee To Home Banking User Not Enrolled In E-Statements	\$ 2.00
Bad Address Fee (statements only)	\$ 5.00
On-Us Check Fee (for non members when cashing LOC checks over \$50)	\$ 5.00

Checking Account Fees:

Certified Check	\$ 5.00
Close Checking Account	\$10.00
NSF/Overdraft Privilege	\$30.00
Overdraft Transfer	\$ 4.00
Copy of Cleared Check (Online copies available at no charge.)	\$ 3.00
Stop Payment	\$29.00
Reconcile Account (per hour/minimum)	\$20.00
200 Free Items per Month (includes deposit items and checks written)	\$.25 for each item over 200

ATM/Check Card:

Annual Fee	\$10.00
Balance Inquiries (each)*	\$ 2.00
Over 4 Withdrawals/Month (per withdrawal)*	\$. 1.50
Replace Card	\$ 5.00
Replace PIN	\$ 2.00
Retained Card	\$10.00
Visa Foreign Transaction Fee	.1%

*No transaction or inquiry fees at LOC ATMs.

Bill Pay:

Account to Account & Person to Person (per transaction)	\$ 1.50
Copy of Cleared Check	\$10.00
Next Day Transfer (per transaction)	\$ 7.95
Stop Payment	\$15.00
Without E-Statement (per month)	\$ 4.95