

## Schedule of Fees

Effective 08/01/2022

Basic Checking	FREE	Garnishment/Levy	\$50.00
Secure Checking	\$4.95	Replace VISA Credit Card	\$5.00
Early Close Account – First 90 Days	\$5.00	Cashier's Check	\$2.00
Copy of Cleared Check +	\$3.00	Foreign Item Processing Fee	\$5.00
Statement Copy (per month) +	\$3.00	Money Order	\$2.00
Monthly Dormant Account (after 12 months)	\$25.00	Stop Payment on Money Order	\$30.00
Non-Sufficient Funds or Overdraft Privilege	\$30.00	Money Order Copy	\$10.00
Overdraft Transfer (Same or Another Acct)	\$3.00	Incoming Wire Transfer	\$5.00
Returned Deposited Item (Teller, Mobile, ATM)	\$10.00	Incoming Wire Transfer International	\$10.00
Stop Payment	\$30.00	Outgoing Wire Transfer	\$20.00
Returned Item Deposited Item Written By Account Holder	\$30.00	Outgoing Wire Transfer International	\$40.00
Reconcile Account per hour/minimum charge	\$20.00	Skip-A-Pay <i>Consumer Loans Only</i>	\$25.00
Account Verification	\$5.00	Collection Account Closure/Reinstatement	\$10.00
Monthly Paper Statement Fee	\$2.00	Monthly Identity Protect Fee*	\$3.00
<i>Applies to accountholders over 18 and under 65</i>			
Bad Address Fee (Returned paper statements only)	\$5.00	Escheat Account	\$50.00
Service Center/Shared Branch <i>Per visit fee for each account on which you transact</i>	\$5.00	Vehicle History Report	\$15.00

### ATM / Debit Card

LOC CU & CO-OP Network ATMs	FREE
All Other ATMs <i>per withdrawal</i>	\$2.00
Balance Inquiries at Non-LOC Machine+	\$2.00 Each
Replacement Card Rush Fee	\$35.00

### Non-Member Fees

On-Us Check Fee <i>when cashing LOC checks over \$50</i>	\$5.00
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### Bill Pay Expedited Payment & Misc Fees

Next Business Day Overnight Rush Check Payment	\$34.95
2 <sup>nd</sup> Day Rush Check Payment	\$29.95
2 <sup>nd</sup> Day Electronic Delivery	\$6.95
Gift Check Fee	\$2.99
Charitable Donation	\$1.99
Payment Cancellation Fee <i>if before disbursement - when provider must do it</i>	\$7.50
Express Mail Notification	\$15.00
Paper Receipt Payment Notification	\$10.00
Returned Item Fee	5.00
Standard Proof of Payment when requested and not for a dispute	\$10.00

### Notes

+ Free in Digital Banking

\* Must be enrolled prior to July 1, 2022