

Fees on all accounts:

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| Statement Copy (per month) | \$3.00 |
| Incoming Wire Transfer | \$5.00 |
| Outgoing Wire Transfer | \$20.00 |
| Incoming Wire Transfer International | \$10.00 |
| Outgoing Wire Transfer International | \$40.00 |
| Returned Deposited Item | \$10.00 |
| Returned Deposited Item Written By Account Holder | \$15.00 |
| 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 | \$30.00 |
| Visa Gift Card | \$3.00 |
| Foreign Item Fee | \$2.00 |
| Escheat Account | \$50.00 |
| Paper Statement Fee – Monthly | \$2.00 |
| Bad Address Fee (statements only) | \$5.00 |
| On-Us Check Fee <i>(for non-members when cashing LOC checks over \$50)</i> | \$5.00 |
| Garnishment/Levy | \$50.00 |
| Service Center/Shared Branch <i>Per visit fee for each account on which you transact</i> | \$5.00 |
| Checking Account Fees: | |
| Close Checking Account | \$10.00 |
| Overdraft Privilege | \$30.00 |
| Returned Item Non-Sufficient Funds | \$30.00 |
| Overdraft Transfer | \$5.00 |

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| Copy of Cleared Check <i>(Online copies available at no charge)</i> | \$3.00 |
| Stop Payment | \$30.00 |
| Inactive Checking (monthly) | \$5.00 |
| Reconcile Account (per hour/minimum) | \$20.00 |

ATM/Check Card:

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|---|---------|
| LOC FCU & CO-OP Network ATMs | FREE |
| All Other ATMs <i>per withdrawal</i> | \$1.50 |
| Balance Inquiries (each)* | \$2.00 |
| Replace Card | \$5.00 |
| Retained Card | \$10.00 |
| Debit Card Reactivation | \$25.00 |
| Visa Foreign Transaction Fee | 1% |

* *Inquiry fee applies to all ATMs not owned by LOC FCU.*

Bill Pay:

Expedited Payment Fees

- Overnight Delivery \$19.95
- 2nd Day Delivery \$14.95
- Electronic Rush Payment \$4.95

Gift Check Fee
\$2.99

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|--|---------|
| Charitable Donation | \$1.99 |
| Express Mail Notification | \$15.00 |
| Payment Cancellation Fee <i>(if before disbursement - when provider must do it)</i> | \$7.50 |
| Paper Receipt Payment Notification | \$10.00 |
| Returned Item Fee | \$5.00 |
| Standard Proof of Payment <i>(when requested and not for a dispute)</i> | \$10.00 |