

Personal Accounts:

Close Checking	\$10.00
Copy of Cleared Check	\$3.00
Dormant Account (per month)	\$5.00
NSF/Overdraft Privilege	\$30.00
Overdraft Transfer	\$5.00
Reconcile Account (per hour/minimum)	\$20.00
Returned Item	\$10.00
Returned Item Written By Account Holder	\$15.00
Statement Copy (per month)	\$3.00
Stop Payment	\$30.00
Escheat Account	\$50.00
Bad Address Fee (statements only)	\$5.00
On-Us Check Fee <i>(for non-members when cashing LOC checks over \$50)</i>	\$5.00
Inactive Checking (monthly)	\$5.00
Opportunity Checking (monthly)	\$10.00
Identity Theft Security Fee (monthly)	\$3.00

ATM / Check Card:

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
VISA Foreign Transaction Fee	1%

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

Miscellaneous:

Garnishment/Levy	\$50.00
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	\$30.00
VISA Gift Card	\$3.00
Incoming Wire Transfer	\$5.00
Incoming Wire Transfer International	\$10.00
Outgoing Wire Transfer	\$20.00
Outgoing Wire Transfer International	\$40.00
Paper Statement Fee - Monthly <i>(applies to accountholders over 18 and under 65)</i>	\$2.00
Skip-A-Pay	\$25.00
Service Center/Shared Branch <i>Per visit fee for each account on which you transact</i>	\$5.00

Bill Pay:

Expedited Payment Fees	
• Overnight Delivery	\$19.95
• 2nd Day Delivery	\$14.95
• Electronic Rush Payment	\$4.95
Gift Check Fee	\$2.99
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