



Share Account Fees

- Open Account\$5.00
- Close Account (if account open for less than 1 year)\$10.00
- Annual Membership / Account Maintenance\$5.00/year
- Monthly Account Maintenance\$3.00/month
Applies only if minimum balance in combined accounts is less than \$75.00
Does NOT apply if you:
 - are younger than 18
 - are 65 or older

Share Draft Account Fees

Monthly Share Draft Fees

Free Personal Checking

- No Monthly Maintenance Fee
- No minimum balance requirements
- Unlimited check transactions

Business Checking

- Monthly Fee is based on the *Average Monthly Balance* in share draft account ONLY
 - \$50,000.00 and aboveNone
 - \$25,000.00 – \$49,999.99None
 - \$10,000.00 – \$24,999.99None
 - \$ 5,000.00 – \$ 9,999.99\$5.00/month
 - \$ 1,000.00 – \$ 4,999.99\$10.00/month
 - Below \$1,000.00\$15.00/month
- Per Transaction\$0.15 each *
 - * *Also based on the Average Monthly Balance in share draft account:*
 - \$50,000.00 and above250 transactions FREE/month
 - \$25,000.00 – \$49,999.99175 transactions FREE/month
 - \$ 5,000.00 – \$24,999.99125 transactions FREE/month
 - Below \$5,000.00100 transactions FREE/month
 - Transactions include deposits (up to 30 items per deposit), checks paid, transfers, ATM and over-the-counter withdrawals, and any ACH or electronic deposit or payment*
- Canceled Checks Mailed to Member None

Non-Profit Organization Checking

- Monthly Fee is based on the *Average Monthly Balance* in share draft account ONLY
 - \$25,000.00 and above None
 - \$10,000.00 – \$24,999.99 None
 - \$ 5,000.00 – \$ 9,999.99 None
 - \$ 1,000.00 – \$ 4,999.99\$5.00/month
 - Below \$1,000.00\$10.00/month
- Per Transaction \$0.15 each *
 - * *Also based on the Average Monthly Balance in share draft account:*
 - \$25,000.00 and above250 transactions FREE/month
 - \$10,000.00 – \$24,999.99175 transactions FREE/month
 - \$ 5,000.00 – \$ 9,999.99125 transactions FREE/month
 - Below \$5,000.00100 transactions FREE/month
 - Transactions include deposits (up to 30 items per deposit), checks paid, transfers, ATM and over-the-counter withdrawals, and any ACH or electronic deposit or payment*
- Canceled Checks Mailed to MemberNone

Other Share Draft Fees

- Canceled Checks Mailed to Member\$0.20/item
- Certified Check\$10.00 each
- CU Transfer from Savings\$10.00 each
- *To cover non-sufficient funds (NSF) in share draft account*
- Paid Check Photocopy\$3.00 each
- Returned Item\$29.00 each
- Stop Payment\$15.00 each

Loan Fees

- Application
- Consumer Loans
 - Personal\$0.00
 - Car\$0.00

Overdraft Protection.....	\$0.00
PEOPLES Card – <i>The Visa Card for our Community</i>	None
<u>Microenterprise / Small Business Loans</u>	
Microenterprise	\$25.00
Small Business	\$50.00

Real Estate Loans: Co-op / Condo / Mortgage

Please contact our Loan Department regarding fees for these loans.

- Late Payment
 - Personal, Car, Overdraft Protection and Microenterprise Business Loans
 - If payment not received within 5 days of due date*.....\$29.00
 - PEOPLES Card – *The Visa Card for our Community*.....\$29.00
 - If payment not received within 5 days of due date*
 - Real Estate Loans2% of payment amount
 - If payment not received within 15 days of due date*
- *Other fees may apply to some of our loan products. Please contact our Loan Department regarding these other loan fees.*

Other Service Fees

- Account Activity Printout\$5.00 each
- Account Letter\$5.00 each
- Automatic Share to Loan Transfer (*for loan payments*)
 - If non-sufficient funds (NSF) in designated share account*\$5.00 each
- Bill Payment (*for Pay-O-Matic participating vendors*)\$1.35 each
- Consular Letter\$10.00 each
- Deposited Item Photocopy (*for deposits within the past 23 mos.*)\$5.00 each
 - (for deposits more than 23 months ago)*\$10.00 each
- Dormant Account\$25.00/month
 - Applies only after account has been inactive for 2 years*
- Money Order\$1.50 each
 - Stop Payment\$15.00 each
 - Photo Copy.....\$3.00 each
- Reconciliation of Account\$15.00/hour
 - First time FREE. No charge if CU error.*
- Replace Lost CU Identification Card\$1.00 each
- Returned Deposit\$29.00 each
- Returned Mail / Address Search\$5.00
- Signature Guaranteed.....\$15.00
- Statement Copy (*first 3 statements*)\$5.00/statement
 - After first 3 statements, then*.....\$3.00/statement
- Teller Check (*to a third party*)\$10.00 each
 - Stop Payment\$15.00 each
 - Photo Copy.....\$3.00 each
- Wire Transfer – Financial Institution to Financial Institution
 - Domestic – Incoming\$10.00/wire
 - Domestic – Outgoing\$20.00/wire
 - International – Incoming (US\$).....\$20.00/wire
 - International – Outgoing (US\$).....\$35.00/wire
- Wire Transfers Remittances Through Vigo
 - Domestic and international outgoing fee is 4% of amount sent, plus an originating fee based remittance destination.

EFT Fees

- ATM Transaction (*withdrawals, transfers, POS*).....\$0.75 each
 - Applies only if ATM is not owned by LESPFCU, and at all POS terminals*
- ATM Balance Inquiry (*first 6 free per month*)\$0.75 each thereafter
- ATM Card Replacement (*first occurrence*).....\$5.00
 - After first occurrence, then*.....\$10.00 each
- ATM PIN Reissue\$1.00 each
- Returned ACH Item\$29.00 each

Minimum Deposits

Share Savings.....	\$25.00
Share Draft Account.....	\$25.00

SHARE VALUE

- Par value of one share.....\$25.00
 - You must have \$75.00 in your share account the day of the annual meeting in order to be a voting member of LESPFCU.*