

Commercial Fee Schedule

Basic Commercial Checking

(Interest not paid on this account)

Monthly Maintenance Fee \$7.00
(Avoid fee by maintaining \$500 balance in Basic Commercial Checking Account or \$3,000 in commercial deposit accounts.)

75 Items (debits or credits) No Charge
After 75 Items* \$0.15 per item

Premier Commercial Checking

(Interest not paid on this account)

Monthly Maintenance Fee \$10.00
(Avoid fee by maintaining \$1,000 balance in Premier Commercial Checking Account or \$5,000 in commercial deposit accounts.)

250 Items (debits or credits) No Charge
After 250 Items* \$0.15 per item

Commercial Interest Checking

(Interest paid monthly on this account on balances over \$5,000.)

Monthly Maintenance Fee \$25.00
(Avoid fee by maintaining \$5,000 balance in Commercial Interest Checking Account or \$30,000 in commercial deposit accounts.)

500 Items (debits or credits) No Charge
After 500 Items* \$0.15 per item

*Items include checks deposited, checks cleared, and ACH debits and credits to Checking Accounts. Online Banking, Automated Phone Banking, Business Debit Card purchases, and transfers between Lake Trust accounts are not considered items.

Treasury Management Services

Remote Deposit Capture, Wire Transfers, Positive Pay, ACH Services (See Lake Trust Representative for details)

ATMS

ATMs not owned and operated by Lake Trust

Credit Union or outside the CO-OP Network \$1.50
(per transaction and balance inquiry)

Checking/Savings

Check Printing Depends on style of checks ordered

Consecutive Days Overdraft Fee \$5.00
(on Checking Accounts after 10 business days)

Deposited Check Returned Unpaid \$7.00

Inactive Account Monthly Fee (1 year of inactivity) \$3.00
(Avoid fee by maintaining combined daily savings balance of \$300 or additional active products.)

Low Balance Savings Monthly Fee \$3.00
(Avoid fee by maintaining combined daily savings balance of \$300 or additional active products.)

Money Market Monthly Service Fee \$10.00
(Avoid fee by maintaining \$1,000 daily balance.)

Non-Sufficient Funds (NSF) \$29.00

Overdraft transfer from Savings
or Money Market to Checking \$10.00

Paper Statement Processing Fee (per statement)	\$1.00
Stop Payment	\$29.00

Business Credit Card (Platinum Visa®)

Annual Fee	\$50.00
Late Payment Fee	\$35.00
Non-Sufficient Funds Fee (NSF)	\$35.00
Over Limit Fee	\$35.00

Miscellaneous

Account Activity/History Printout (per account)	\$5.00
Account Research (per hour)	\$20.00
Bill Pay Electronic Expedited Payments	\$5.00
Bill Pay Overnight Check Payments	\$25.00
Card Personalization	\$5.00
Coin Deposit (coins must be rolled)	
\$100 or less	No Charge
\$100 or more	\$1.00 per \$100
Currency Orders	\$1.00 per \$100

Copy of:

Check	\$5.00
Deposited Check	\$5.00
Money Order	\$3.00
Official Check (Cashier's Check)	\$5.00
Statement (per statement)	\$5.00

Escheated Account Fee	\$50.00
-----------------------------	---------

Gift Card (per card)	\$3.95
(For other fees, see Gift Card Disclosure)	

Incoming Loan Payment Processing Fee	\$7.50
(By phone with Debit Card or ACH)	

Legal Garnishment	\$75.00
-------------------------	---------

Money Order	\$3.00
-------------------	--------

Notary Service (per document)	\$1.00
(First five documents at no charge)	

Official Check (Cashier's Check)	\$4.00
--	--------

Reloadable Card (per card)

(For other fees, see Reloadable Card Disclosure)

3 Time Reloadable	\$4.95
Unlimited Reloadable (Name Imprinted)	\$6.95
Reload Fee	\$3.00

Returned Statement Fee	\$5.00
------------------------------	--------

Safe Deposit Box Annual Rental	\$20.00-\$90.00
--------------------------------------	-----------------

Wire Transfer

Incoming	\$3.00
Outgoing (Domestic)	\$20.00
Outgoing (International)	\$35.00

Fees Effective 2.1.18 and subject to change

2762659-010

©Wolters Kluwer Financial Services
Bankers Systems™ Form Disc-Insert Custom
264 (02-14)

