

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*	\$0.19 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*	\$0.19 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*	\$0.19 per item

*Items include: Checks deposited (including mobile remote deposit capture), checks cleared, ACH debits and credits to Checking Accounts.

Items not included: Online Banking, Automated Phone Banking, Business Debit Card purchases, and transfers between Lake Trust accounts.

Treasury Management Services

Remote Deposit Capture (Desktop), 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)	
Courtesy Pay	\$32.00
Deposited Check Returned Unpaid	\$7.00
Inactive Account Monthly Fee (1 year of inactivity)	\$2.00
(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)	\$32.00

Overdraft transfer from Savings or Money Market to Checking	\$10.00
Paper Statement Processing Fee (per statement)	\$2.00
Stop Payment	\$32.00

Platinum Business Visa® Credit Card

See Business Credit Card Agreement

Miscellaneous

Account Activity/History Printout	No Charge
Account Research (per hour)	\$20.00
Bill Pay Electronic Expedited Payments	\$4.95
Bill Pay 2 nd Business Day Check Payments	\$14.95
Bill Pay Next Business Day Check Payments	\$19.95
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	No Charge
Debit Card Rush Fee	\$30.00
Escheated Account Fee	\$100.00
Incoming Loan Payment Processing Fee	
By phone (Debit Card)	\$7.00
Online (Debit Card)	\$7.00
Legal Garnishment	\$100.00
Money Order	\$3.00
Notary Service (per document)	\$1.00
(First five documents at no charge)	
Official Check (Cashier's Check)	\$4.00
Returned Statement Fee	\$5.00
Safe Deposit Box Annual Rental	\$20.00-\$90.00
Wire Transfer	
Incoming	\$5.00
Outgoing (Domestic)	\$25.00
Outgoing (International)	\$50.00

Fees Effective 4.1.20 and subject to change

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