

LAKE TRUSTSM

Fee Schedule

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 \$10.00

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

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

Money Market Checking Monthly Service Fee \$5.00
(Avoid fee by maintaining \$1,000 daily balance or \$5,000 in deposit accounts.)

Non-Sufficient Funds (NSF) \$32.00

Paper Statement Processing Fee (per statement) \$2.00

Stop Payment \$32.00

Temporary Checks (per four checks) \$1.00

Miscellaneous

Account Activity/History Printout No Charge

Bill Pay Electronic Expedited Payments \$5.00

Bill Pay Overnight Check Payments \$25.00

Card Personalization \$5.00

Copy of:

Check \$3.00

Money Order \$3.00

Official Check (Cashier's Check) \$3.00

Statement No Charge

Credit Card Fees See Credit Card Disclosure

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

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| Legal Garnishment | \$100.00 |
| Loan Payment Extension Fee (Skip-a-Payment) | \$35.00 |
| Money Order | \$3.00 |
| Notary Service | No Charge |
| Official Check (Cashier's Check) | \$4.00 |
| Online Banking External Transfers | |
| External Transfer Standard | Free |
| Popmoney Standard | Free |
| External Transfer Express | \$5.00 |
| Popmoney Express | \$5.00 |
| On-Us Check Cashing Fee (Non-Member) | \$5.00 |
| 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 |