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 ................................................................. $29.00
Deposited Check Returned Unpaid .......................... $10.00
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. Members 18 or younger excluded.)
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) .......................................... $29.00
Overdraft Transfer
  From Savings to Checking .................................. $5.00
  From Line of Credit to Checking ...................... $5.00
Paper Statement Processing Fee (per statement) ...... $1.00
Stop Payment ............................................................... $29.00
Temporary Checks (per four checks) ...................... $1.00

Miscellaneous
Account Activity/History Printout (per account) ...... $1.00
Bill Pay Electronic Expedited Payments .............. $5.00
Bill Pay Overnight Check Payments ..................... $25.00
Card Personalization ................................................ $5.00
Copy of:
  Money Order ........................................................ $3.00
  Official Check (Cashier’s Check) ....................... $3.00
  Check ............................................................... $3.00
  Statement (per statement) ................................. $1.00
Credit Card Fees ...................... See Credit Card Disclosure
Debit Card Rush Fee ................................................. $30.00
Escheated Account Fee ................................. $75.00
<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
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<tbody>
<tr>
<td>Incoming Loan Payment Processing Fee</td>
<td></td>
</tr>
<tr>
<td>By phone (Debit Card or ACH)</td>
<td>$7.50</td>
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<tr>
<td>Online (Debit Card)</td>
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<tr>
<td>Legal Garnishment</td>
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<tr>
<td>Loan Payment Extension Fee (Skip-a-Payment)</td>
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<tr>
<td>Money Order</td>
<td>$3.00</td>
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<tr>
<td>Notary Service</td>
<td>No Charge</td>
</tr>
<tr>
<td>Official Check (Cashier’s Check)</td>
<td>$4.00</td>
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<tr>
<td>Online Banking External Transfers</td>
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</tr>
<tr>
<td>External Transfer Standard</td>
<td>Free</td>
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<tr>
<td>Popmoney Standard</td>
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<tr>
<td>External Transfer Express</td>
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<tr>
<td>Popmoney Express</td>
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<tr>
<td>On-Us Check Cashing Fee (Non-Member)</td>
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<tr>
<td>Returned Statement Fee</td>
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<tr>
<td>Safe Deposit Box Annual Rental</td>
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<tr>
<td>Wire Transfer</td>
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<tr>
<td>Incoming</td>
<td>No Charge</td>
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<tr>
<td>Outgoing (Domestic)</td>
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<tr>
<td>Outgoing (International)</td>
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Fees Effective 5.20.19 and subject to change.