Fee Schedule

Checking/Savings

Check Printing .................. Depends on style of checks ordered
Consecutive Days Overdraft Fee ................... $5.00
(On Checking Accounts after 31 calendar days)
Courtesy Pay .................................. $32.00
Deposited Check Returned Unpaid ............. $10.00
Inactive Account Monthly Fee (1 year of inactivity) ........ $2.00
(Savings accounts only – Avoid fee by maintaining an additional active product)
Low Balance Savings Monthly Fee ............. $3.00
(Only applies to Membership Savings – Avoid fee by maintaining a $300 daily balance or an additional active non-savings product, such as a checking, CD, loan, or credit card)
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 combined $5,000 balance in deposit accounts)
Non-Sufficient Funds (NSF) .................... $32.00
Paper Statement Processing Fee (per statement) .... $2.00
(Avoid fee by registering for online banking and eStatements free of charge)
Stop Payment .................................. $32.00
Temporary Checks (per four checks) ............. $1.00

Miscellaneous

Account Activity/History Printout ............. No Charge
Account Research (per hour) ................. $20.00
ATMs not owned and operated by Lake Trust Credit Union or outside the CO-OP Network ............... $1.50
(per transaction and balance inquiry)
Bill Pay Electronic Expedited Payments .......... $5.00
Bill Pay Overnight Check Payments .......... $25.00
Copy of:
  Check ........................................... $5.00
  Money Order .................................. $5.00
  Official Check (Cashier’s Check) ............. $5.00
  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
Legal Garnishment ........................................... $100.00
Loan Payment Extension Fee (Skip-a-Payment) .... $35.00
Purchase of Money Order ................................. $3.00
  Official Check (Cashier’s Check) .............. $4.00
Notary Service ................................................... No Charge
Online Banking External Transfers
  External Transfer Standard ...................... Free
  External Transfer Express ..................... $5.00
On-Us Check Cashing Fee (Non-Member) .......... $5.00
Wire Transfer
  Incoming .................................................... $5.00
  Outgoing (Domestic) ............................... $25.00
  Outgoing (International) ................. $50.00

Fees Effective 3.1.24 and subject to change