

LBS FINANCIAL CREDIT UNION FEE SCHEDULE

EFFECTIVE
April 27, 2011

This Disclosure Supersedes All
Disclosures Prior to the Effective
Date Shown Here



Adding Value to the Neighborhood

MEMBERSHIP FEE

Membership Fee	\$1.00
<i>One-time fee per Member per account, non-refundable</i>	

ACCOUNT FEES

(Applies to Savings, Checking, Money Market, HELOC)¹

Non-Sufficient Funds (NSF) <i>(Checks/ACH)</i>	\$20.00
Uncollected Funds <i>(Checks/ACH or other items including account overdrafts caused by ATM and POS transactions posting)</i>	\$20.00
Deposited or Loan Payment Checks Returned <i>(per item)</i>	\$10.00
Stop Payment <i>(Checks/ACH)</i>	\$20.00
Verification of Deposit (VOD)	\$10.00
Overdraft Transfer ² <i>(from Savings and Money Market)</i>	\$2.00
Check Cashing per transaction	\$1.00
Non-member Check Cashing	\$5.00
HELOC Draft for less than \$500	\$5.00

CHECKING

Monthly Service Fee ³	\$4.00
Temporary Checks <i>(sold in groups of 4)</i>	\$4.00
Personalized Checks	Varies by design

ATM/DEBIT CARD

ATM Card	No fee
ATM Deposit Adjustment Fee <i>(Includes CU Service Center transactions)</i>	\$5.00
Card Replacement fee <i>(lost or damaged ATM, Debit or Visa Card)</i>	1st one free \$5.00 each thereafter
Card Rush Fee	Call for current fee
Out of Network ATM Transaction Fee ⁴	\$1.00
Foreign Currency Exchange Fees on ATM/Debit or Visa Card <i>(1% of U.S. dollar transaction amount if conducted in a foreign country and converted from a foreign currency.)</i>	1% of transaction amount

SAFE DEPOSIT BOXES⁵

Bixby Knolls and Lakewood offices only

Key Deposit <i>(refundable)</i>	\$5.00
Lost Key	\$5.00
Drill/Force Open a Safe Deposit Box	At cost
2" X 4" X 24" (small) ⁶	\$20.00 per year
4" X 10" X 24" (large) ⁶	\$45.00 per year

AMERICAN EXPRESS TRAVEL PRODUCTS

Travelers Cheques	Free to LBS Members
Cheques for Two	1.5% of total
Gift Cheque	\$2.50 each

OFFICIAL CHECKS

Teller Credit Union Check	One free per day \$3.00 each thereafter
Cashier's Check	\$5.00

MONEY ORDERS \$3.00

PHOTOCOPIES

Statement of Account Copies	\$2.00 per statement
Photocopy of Checks (<i>two checks per statement</i>)	No fee
Photocopy of Checks in Excess of Two Checks	\$2.00 per item or Free Through CU OnLine

CU SERVICE CENTERS

Refer to CU Service Center Fee Schedule for
Shared Branch Transactions

OTHER FEES

LBS Financial Online Banking: CU OnLine	No fee
Bill Payer	No fee
Exception or Stop Payment Fee	\$20.00
Non-Sufficient Funds (NSF) (<i>Checks/ACH</i>)	\$20.00
Expedited Bill Delivery	\$14.95
Uncollected Funds	1.5% of transaction after 15 days (per month)
Paper copies of disclosures/notices	up to \$20.00
ZashPay (<i>Person to Person Payment through CU OnLine</i>)	
Non-Sufficient Funds (NSF) (<i>ACH</i>)	\$20.00
Per Transaction Fee	\$0.50
Coin Machine	
Excess Coin Deposit ⁷	10% of total
Non Member Coin Machine Usage Fee	10% of total
Notary Service	No fee
Escheat Fee	\$2.00
Legal Processing (<i>per levy or tax lien</i>)	\$35.00
Outgoing Wire Transfer – Domestic	\$20.00
Outgoing Wire Transfer – International	\$45.00
Record Research (per hour) ⁸	\$20.00
Western Union Check by Phone/Internet	\$7.50
Western Union Commercial Money Order	Varies
Loan Deferral Fee	\$25.00

See back for Disclosures.

Please Note

All fees will be assessed at the time of service or deducted from your account. If the balance is non-sufficient, you will be notified to pay the required fee. LBS Financial Credit Union may charge any of your accounts for any fee due.

Any fees or charges assessed to the Credit Union for extra service or special handling of your account will be passed on to you.

We reserve the right to change this Fee Schedule at any time. We will notify you as required by law of any changes in charges that may be imposed on an account.

¹Not all fees apply to all types of accounts.

²Maximum of 6 or fewer electronic/automatic transfers per month for Savings and Money Market accounts per Government Regulation D.

³The entire fee is waived by maintaining a \$300 minimum daily balance in the Share Draft/Checking account or maintaining \$1,500 in combined balances in the same account. Fee is reduced by \$2 for transactions completed only at an LBS Financial ATM and through services such as (but not limited to): HomeTeller, CU OnLine, and the Call Center (instead of an LBS Financial or CU Service Center branch). An additional \$2 can be saved by direct depositing your paycheck into an LBS Financial Checking account.

⁴CO-OP Network (including LBS Financial ATMs) and F&M Bank ATM transactions are free. POS transactions are free from our \$1 surcharge, however, the merchant may have a surcharge. Fees may be charged by ATM Networks not affiliated with the CO-OP Network.

⁵Subject to availability.

⁶\$20 credit for Premier Members and can be applied as a credit towards a larger safe deposit box.

⁷A usage fee of 10% will be charged on transactions totaling \$250 and over and/or multiple transactions totaling \$250 and over in any given day. A usage fee of 10 percent will be charged for all transactions for non-LBS Financial members.

⁸If your research request involves transactions performed at another financial institution and they charge us for your research, those fees, in addition to our research fee will be passed on to you by being charged to your account.



CU SERVICE CENTERS.

The Member-Friendly Financial Network



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www.lbsfcu.org

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency