

## Important Notice Effective May 1, 2020

**LBS Financial Credit Union will be increasing some fees that may affect your account with us.**

**Listed below are the services and fees that will be affected:**

Non-Sufficient Funds (NSF) (Checks/ACH) \$25.00

Uncollected Funds (Checks/ACH or other items including account overdrafts caused by ATM and POS transactions posting) \$25.00

Bill Payment Non-Sufficient Funds (NSF) (Checks/ACH) \$25.00

Person to Person Payment through Online/Mobile Banking Non-Sufficient Funds (NSF/ACH) \$25.00

Record Research (per hour, 1 hour minimum) \$20.00

It has been nearly 11 years since the Credit Union has increased the NSF and Uncollected Funds fees. The Record Research Fee is not changing, we are just adding clarity regarding minimum hours.

Even with these slight increases, LBS Financial's fees are still lower than most financial institutions where the average NSF fee is \$30 to \$35. We assure you that you are still enjoying the best value by banking with us.

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**LBS Financial**  
CREDIT UNION

*Together ahead*