



FEE SCHEDULE

EFFECTIVE
January 1, 2026

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

MEMBERSHIP FEE

Membership Fee	\$1.00
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One-time fee per Member per account, non-refundable

ACCOUNT FEES

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

Non-Sufficient Funds (NSF)	\$14.00
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(Checks/ACH)

Uncollected Funds	\$14.00
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(Checks/ACH or other items including account overdrafts caused by ATM and POS transactions posting)

Stop Payment	\$20.00
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(Checks/ACH)

Verification of Deposit (VOD)	\$10.00
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Overdraft Transfer	\$2.00
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(from Savings or Money Market)

Check Cashing per transaction	\$1.00
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Non-member Check Cashing	\$5.00
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CHECKING

Free Checking Account with eStatements ²	Free
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Interest Checking ³	\$3.00 per month
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Temporary Checks <i>(Sold in groups of 4, the first 4 are free)</i>	\$4.00
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Personalized Checks	Varies by design
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ATM/DEBIT/CREDIT CARD

(Additional Credit Card fees located in the Visa Credit Card Disclosure)

ATM Card/Debit Card	No fee
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ATM Deposit Adjustment Fee	\$5.00
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(Includes CO-OP Shared Branch Transactions)

Card Replacement fee	1st one free
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(lost or damaged ATM, Debit or Visa Card) \$5.00 each thereafter

Card Rush Fee	Call for current fee
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Out of Network ATM Transaction Fee ⁴	\$1.00
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Foreign Currency Exchange Fees on	1% of
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ATM/Debit or Visa Card transaction amount

(1% of U.S. dollar transaction amount if conducted in a foreign country and converted from a foreign currency, 1% of U.S. dollar transaction amount for each multiple currency transaction, and 1% of U.S. dollar transaction amount for each single currency transaction. Foreign transactions include transactions initiated in the U.S. authorizing access to a debit card, credit card or deposit account number using a telephone, the internet and/or mobile device application but with a merchant who processes the transaction in a foreign country.)

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

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 OnLine

CO-OP SHARED BRANCHING

Refer to the CO-OP Shared Branching Fee Schedule for
CO-OP Shared Branch Transactions

OTHER FEES

LBS Financial Online Banking	No fee
Mobile Banking	No fee
Bill Payment	No fee
Exception or Stop Payment Fee	\$20.00
Non-Sufficient Funds (NSF) (<i>Checks/ACH</i>)	\$14.00
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
Coin Machine	
Excess Coin Deposit ⁷	10% of total
Non Member Coin Machine Usage Fee	10% of total
Notary Service	No fee for Credit Union business \$10 per signature, non-Credit Union business Free for Premier Members
Escheat Fee	\$2.00
Legal Processing (<i>per levy or tax lien</i>)	\$50.00
Outgoing Wire Transfer – Domestic	\$25.00
Outgoing Wire Transfer – International	\$60.00
Record Research (per hour, 1 hour minimum) ⁸	\$20.00
LBS EasyPay/Online Loan Payment	No fee
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.

²No monthly service charge when you sign up for eStatements. When you cancel eStatements and switch to paper statements, the free checking account will convert to Interest Checking with a monthly fee (unless you meet the minimum balance requirement).

³\$3 fee is waived with average daily balance of \$500 in Interest Checking or an average daily balance of \$2,000 in combined accounts under the same account number.

⁴CO-OP Network (including LBS Financial ATMs) and F&M Bank ATM transactions (at branch locations) 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.



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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