

LAKE TRUSTSM

Business Fee Schedule

Basic Business/Municipal/ Government Checking

(Interest not paid on this account)

Monthly Maintenance Fee \$7.00

(Avoid fee by maintaining \$300 balance in Basic Business Checking Account or \$3,000 in business deposit accounts.)

75 Items (debits or credits) No Charge

After 75 Items* \$0.19 per item

Premier Business Checking

(Interest not paid on this account)

Monthly Maintenance Fee \$10.00

(Avoid fee by maintaining \$1,000 balance in Premier Business Checking Account or \$5,000 in business deposit accounts.)

250 Items (debits or credits) No Charge

After 250 Items* \$0.19 per item

Business Interest Checking

(Interest paid monthly on this account on balances over \$5,000.)

Monthly Maintenance Fee \$25.00

(Avoid fee by maintaining \$5,000 balance in Business Interest Checking Account or \$30,000 in business deposit accounts.)

500 Items (debits or credits) No Charge

After 500 Items* \$0.19 per item

*Items: Checks deposited (including mobile remote deposit capture), checks cleared, ACH debits and credits to Checking Accounts. Items not included: Online Banking, Automated Phone Banking, Business Debit Card purchases, and transfers between Lake Trust accounts.

Checking/Savings

Check Printing Depends on style of checks ordered

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 Business/Municipal/Government 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.)

Business/Municipal/Government

Money Market Monthly Service Fee \$10.00

(Avoid fee by maintaining \$1,000 daily balance.)

Non-Sufficient Funds (NSF) \$32.00

Overdraft transfer from Savings
or Line of Credit (LOC) to Checking \$10.00

Paper Statement Processing Fee (per statement) \$2.00

(Avoid fee by registering for online banking and estatements free of charge.)

Temporary Checks (per four checks) \$1.00

Stop Payment \$32.00

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	\$4.95
Bill Pay 2 nd Business Day Check Payments	\$14.95
Bill Pay Next Business Day Check Payments	\$19.95
Coin Deposit (coins must be rolled)	
\$100 or less	No Charge
\$100 or more	\$1.00 per \$100
Currency/Coin Orders	\$1.00 per \$100
Copy of:	
Check	\$5.00
Deposited Check	\$5.00
Money Order	\$5.00
Official Check (Cashier's Check)	\$5.00
Statement	No Charge
Debit Card Reissue Fee	\$5.00
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
Notary Service (per document)	\$1.00
(First five documents at no charge)	
Platinum Business Visa® Credit Card Fees	
(See Business Credit Card Agreement)	
Purchase of Money Order	\$3.00
Official Check (Cashier's Check)	\$4.00
Wire Transfer	
Incoming	\$5.00
Outgoing (Domestic)	\$25.00
Outgoing (International)	\$50.00

Treasury Management Services

Remote Deposit Capture (Desktop), Wire Transfers, Positive Pay, ACH Services (See Lake Trust Representative for details)