

LAKE TRUSTSM

Fee Schedule

Checking/Savings

Check Printing	Depends on style of checks ordered
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 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
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