

LAKESHORE FEDERAL CREDIT UNION

2182 LAKESHORE DR
MUSKEGON, MI 49441
231-755-1202

Schedule of Fees and Services

GENERAL SERVICES

Returned mail will be \$1.00 each item.

Money Orders for members and shared branching members are \$1.00 each.

Visa Gift Cards are \$3.00 per card.

Cash withdrawals are limited to \$1000.00 per day.

Assisted phone transfers are \$1.00 each after the first four per month. Members age 60 and over are exempt from phone transfer fees.

Phone transfers performed with the receipt mailed will be \$1.00 each. This is in addition to the \$1.00 fee charged after the fourth request.

Wire transfers are \$10.00 per outgoing wire. Foreign wires are \$25.00 per outgoing wire.

Cashiers checks are limited to one FREE check per day and \$1.00 each thereafter. Exceptions are checks that are \$1,000 or more each are free

Statement copies (microfilm) are \$1.00 per page. Account printouts are \$1.00 per request.

Shared branching members cashing checks with an aggregate balance in their accounts less than \$100 will be charged \$3.00 per check.

Members age 18 and under and checks \$25.00 or less are exempt.

Deposited items returned will have a \$10.00 fee per item and \$20.00 for items that are returned for the second time and unable to clear.

CHECKING ACCOUNT AND ELECTRONIC FEES

Starter checks, other than when opening a checking account, will be charged \$2.00 for a sheet of 4 checks.

Stop payment fee is \$20.00 per check.

Overdraft fee is \$20.00 per check or ACH item returned.

Automatic transfers are \$5.00 per day.

Copy of a check that has cleared is \$5.00 per item. Online copies are FREE.

Account balancing assistance is \$12.00 per hour.

Check order printing charges are at cost plus \$.50.

CU*Easy Pay accounts will be charged \$2.00 each month there is no activity i.e. no checks issued during a calendar month.

ATM (AUTOMATED TELLER MACHINE) AND DEBIT CARD FEES

ATM/Debit Card overdrafts will have a \$20.00 per item fee.

ATM/Debit Card and Pin are FREE for the first order - limit of two cards. Additional cards are \$2.00 each.

ATM/Debit transfers and deposits are FREE at any ATM. Withdrawals and inquiries made at a LFCU ATM are FREE.

Withdrawals made at other ATM's will be charged \$1.00 each. Inquiries will be charged \$1.00 each after 2 FREE per month.

ATM/Debit card replacement is \$2.00 each without your old card and FREE with returned card.

*You are allowed eight (8) transactions per day - including inquiries.

*You are allowed three (3) withdrawals per day.

*You are allowed a maximum of \$300 per day for ATM withdrawal(s).

*You are allowed a maximum of \$500 per day for Debit card purchases.

VISA CREDIT CARD FEES

Returned check fee of \$10.00 each and \$20.00 for checks returned a second time unable to clear.

Late payment fee of \$15.00 will be charged to your Visa.

Over limit fee of \$15.00 will be charged to your Visa.

A copy of a sales draft is \$10.00 each.

*Minimum cash advances are \$25.00.

LOW BALANCE AND INACTIVE ACCOUNT FEES

Lakeshore Federal Credit Union offers Audio Response and PC home Banking to our members at no additional charge.

Share accounts will have a fee of \$5.00 per month imposed when the account balance is less than \$100 and there has been no activity within the last 12 months. This fee will not be imposed if there are active sub-accounts held under the account.

Accounts exempt from the dormancy fee are children's accounts (18 years and under), and share accounts opened for joint loan applicants.

All trust accounts are exempt from the dormancy fee.

Other Fees

Accounts closed within 90 days of opening will be charged \$5.00.

Garnishments, levys, and escheating on accounts will be charged \$10.00 each.

Research fee for subpoena's, disputes, member and nonmember requests, etc., will be charged a \$12.00 per hour and \$1.00 per page fee.

The effective date of this schedule is May 1, 2009.