## Schedule of Service Charges and Fees

### GENERAL

<table>
<thead>
<tr>
<th>1</th>
<th>Check Orders</th>
<th>$30.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Courtesy Pay Fee</td>
<td><strong>No Charge</strong> for any item/transaction of $5.00 or less; $10.00 for each item/transaction amount between $5.01 and $15.00; and $30.00 for each item/transaction amount over $15.00. The maximum you could be charged per day on Consumer accounts is five (5) overdraft fees totaling up to $150.00 and on Sole Proprietorship accounts is ten (10) overdraft fees totaling up to $300.00. You must specifically Opt-In for Courtesy Pay coverage on everyday debit card and ATM transactions.</td>
</tr>
<tr>
<td>3</td>
<td>NSF Fee</td>
<td>Member accounts - Per Item $30.00; NSF ReadyLine/Home Equity check issued over credit limit, or delinquent account – Per Item $30.00</td>
</tr>
<tr>
<td>4</td>
<td>Checks You Deposit or Cash</td>
<td>Per Item $29.00</td>
</tr>
<tr>
<td>5</td>
<td>Overdraft Protection Transfer Fee</td>
<td>$4.00</td>
</tr>
<tr>
<td>6</td>
<td>Stop Payment Fees:</td>
<td>Fee Waived</td>
</tr>
<tr>
<td>7</td>
<td>Low Balance Fee</td>
<td>$5.00</td>
</tr>
<tr>
<td>8</td>
<td>Purchase of Cashier’s Check</td>
<td>$5.95</td>
</tr>
<tr>
<td>9</td>
<td>Wire Transfers</td>
<td>Domestic only $25.00</td>
</tr>
<tr>
<td>10</td>
<td>Outgoing Collections</td>
<td>Domestic (Per Item) $25.00; Foreign (Per Item) $30.00</td>
</tr>
<tr>
<td>11</td>
<td>Sight Draft Collections</td>
<td>Per Item $8.00</td>
</tr>
<tr>
<td>12</td>
<td>CO-OP Shared Branch Transaction Fee</td>
<td>Per Transaction $5.00</td>
</tr>
<tr>
<td>13</td>
<td>Coin Deposited</td>
<td>Standard bag $2.50; Non-standard per roll equivalent $0.10; Rolled coin $0.10</td>
</tr>
<tr>
<td>14</td>
<td>Check Processing Reject Fee</td>
<td>No Charge</td>
</tr>
<tr>
<td>15</td>
<td>Dormant/Abandoned Account Fee</td>
<td>$15.00</td>
</tr>
<tr>
<td>16</td>
<td>Verification of Deposit</td>
<td>$10.00</td>
</tr>
<tr>
<td>17</td>
<td>Processing Levies, Garnishments, Attachments, and other Legal Liens</td>
<td>Each $75.00</td>
</tr>
<tr>
<td>18</td>
<td>Starter/Temporary Checks</td>
<td>2 Pages at No Charge in any 12-month period – $3.00 Per Additional Page</td>
</tr>
<tr>
<td>19</td>
<td>IRA Savings Early Distribution/Withdrawal Fee</td>
<td>(waived if age 59 ½ or older) $20.00</td>
</tr>
</tbody>
</table>
### CHECKING ACCOUNTS

1. **High Rate Checking** – Monthly Service Charge ................................................................. $12.95
   Monthly Service Charge with e-Statements (paper statements waived) ................................ $10.95
   The Monthly Service Charge is waived if: (1) you maintain a daily balance of at least $20,000 in the account each day during the monthly statement period; or (2) you qualify at the Gold or Platinum Relationship Rewards level for the statement period.

2. **Premier Checking** – Monthly Service Charge ................................................................. $8.95
   Monthly Service Charge with e-Statements (paper statements waived) ................................ $6.95
   The Monthly Service Charge is waived if: (1) you maintain a daily balance of at least $2,500 in the account each day during the monthly statement period; or (2) you qualify at the Gold or Platinum Relationship Rewards level for the statement period.

3. **Advantage Checking** – Monthly service charge .......................................................... $5.95
   Monthly Service Charge with e-Statements (paper statements waived) ................................ $3.95
   The Monthly Service Charge is waived if: (1) you maintain a daily balance of at least $750 in the account each day during the monthly statement period; or (2) you have Direct Deposit of at least $250 to the account during the statement period; or (3) you qualify at the Gold or Platinum Relationship Rewards level for the statement period.

4. **NextGen Checking** – Monthly service charge ........................................................... $2.95
   Monthly Service Charge with e-Statements (paper statements waived) .......................... $0.00
   The Monthly Service Charge is waived if: (1) you maintain a daily balance of at least $250 in the account each day during the monthly statement period; or (2) you have Direct Deposit of at least $100 to the account during the statement period; or (3) you qualify at the Gold or Platinum Relationship Rewards level for the statement period.

5. **Teen Checking** – Monthly service charge .................................................................. None

### MONEY MARKET ACCOUNTS

**Money Market Account**

- **Low Balance Fee** (charged if the average daily balance is less than $2,500 for the calendar month) ................................................................. $15.00

### DEBIT AND ATM CARDS

1. **Card Replacement Fee** .................................................................................................. $7.50

2. **Transaction Fees at Non-Logix ATMs – Withdrawals, Transfers & Inquires** ............... $1.95
   ATMs Surcharges - Fees By Others: When you use an ATM that is not operated by Logix, the ATM owner may charge a surcharge fee, which is in addition to the fee above.

   Make unlimited transactions without fees or charges at 30,000 ATMs displaying the CO-OP ATM symbol.

   Call (888) SITE-COOP (748-3667) or visit www.lfcu.com for locations near you.

### RESEARCH AND COPIES

With Logix Online Banking you can obtain and print free copies of the last two years of your account history, paid checks, account and credit card statements, and tax documents.

1. **Research and Copies** requiring one hour or less to complete ........................................ No Charge

2. **Research and Copies** requiring more than one hour to complete .................................... $25.00 per hour
   If your request requires extensive research, copies, or reconciliation taking more than one hour for us to complete, we will contact you by the next business day with an estimate of the time and cost to fulfill your request before we start.

3. **Statement Copy Delivery Charge** ................................................................................... $5.00 via Email, $10.00 via US Mail; $20 via Courier
   “Courier” includes FedEx, etc. Email and US Mail delivery charge is waived if the request is for six or less statement copies.

### CONSUMER AND REAL ESTATE LOANS

1. **Loan amortization schedule** ......................................................................................... $5.00

2. **ReadyLine over limit fee – Per Occurrence** .................................................................. $5.00

3. **ReadyLine late payment** ............................................................................................. 20% of the Interest Due (Min. $1, max. $50) if payment is received 15 or more days late.

4. **Private-party vehicle title transfer** ................................................................................ Varies by State

5. **Money Mover Assistance** – Funds transferred from another institution; live assistance over the phone ................................................................. $10.00

6. **Reconveyance/Recording Fees** ................................................................................... Varies by State

7. **Real Estate Payoff Demands** – Per calculated demand, amended demand and/or short same demand ................................................................. $30.00

8. **Payment history, real estate loans** – Current year ......................................................... No Charge
   Prior years – Per page ........................................................................................................ $5.00

9. **Duplicate Coupon Book** .............................................................................................. $5.00

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This symbol means this fee may be waived or reduced with Relationship Rewards.
Ask about Relationship Rewards today or visit www.lfcu.com for details.

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