SCHEDULE OF FEES AND CHARGES
IMPORTANT: RETAIN FOR YOUR RECORDS

IV. SCHEDULE OF FEES AND CHARGES
Effective: December 1, 2018

Account Maintenance

Return Mail Fee (change of address) ........................................ $10.00
Locator Fee (obsolete account address) .................................... $5.00
NSF-RET (NSF/Uncollected Funds Returned Item - includes overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means) ..................... $30.00
OD Privilege Fee (Discretionary overdraft privilege service to pay NSF/Uncollected Funds Items - includes checks, in-person withdrawal, ATM withdrawal, or other electronic means) ........................................ $30.00
Transfer Fee (Overdraft protection transfer from Savings, Checking or Line of Credit) ................. $4.00
Encoding Errors on Checks from Non-Standard Providers (per check - $75.00/day) ........................................ $15.00
Stop Payment (per item - includes member check, credit union check, Bill Pay and ACH) ........................................ $30.00
RET-CK Fee (per item - includes deposits and loan payments made in-person, by mail, ATM, or shared branching) .... $30.00
Account Reconciling Hourly Fee (minimum one hour) ........ $50.00
Legal Documents Processing - Tax Levies (per document) .... $50.00
Special Handling Fee (Account Research)........... $50.00
Escheat Notice Fee (after 3 years of inactivity) ............... $2.00
IRA Maintenance Fee (Annually based on minimum balance) (7) ........................................ $10.00

Transaction Related

Money Order Fee (per item) .......................................................... $5.00
Cashier's Check Fee (per item) ....................................................... $7.00
IRA Transfer / Close-Out Fee (per transaction) ............... $25.00
IRA Premature Distribution Fee .................................................. $25.00
Check Collection Fee ................................................................. $25.00
Check Cashing Fee (per item) ....................................................... $5.00
Domestic (within USA) Wire Transfer (per outgoing transfer) $25.00
International Wire Transfer (per outgoing transfer) ........... $50.00
Incoming Wire Transfer (per incoming Domestic/International Transfer) ................................................................. $10.00
Payment by Phone (originate payment/deposit from another institution) ........................................ $12.00

NOTICE: SEE OTHER SIDE FOR ADDITIONAL INFORMATION
Misc. Member Services

Check Order Fee (minimum charge) ........................................ (2)
Express Mail Fee (per envelope) ........................................... Actual Cost
Verification of Deposit (3) ................................................. $20.00
Statement Copy Fee (per statement) .................................... $5.00
Notary Fee - California (per signature) ................................ $15.00
Notary Fee - Arizona .......................................................... $10.00
Rolled Coin Fee (5) ............................................................... 5% of total
Temporary Checks Fee (12 checks) .................................... $3.00
Check Copy (includes credit union and member checks - first
two member checks are free per statement) .................. $5.00
Duplicate Tax Form (per form) ............................................ $5.00
Verification of Mortgage ................................................... $20.00
Real Estate Loan Demand for Payoff ................................... $30.00

Savings/Checking - Monthly Service Charges

Premium Checking (per month) (4) ....................... $5.00
Value Checking Plus .......................................................... $5.00
Fresh Start Checking ....................................................... $12.00
Minimum Balance Fee for Single Service Savings Only
Accounts (6) ................................................................. $3.00/mo
Paper Statements for Community Checking
Acct. (per month) ............................................................ $3.00

ATM/VISA Debit & Credit Cards

ATM Foreign Transaction Fee .......................................... $2.00
ATM/VISA Debit or Credit Card Replacement (per card) .... $10.00
ATM Card Rush Fee (per card) ........................................... Actual Cost
VISA Debit or Credit Card Rush Fee (per card) .............. Actual Cost
VISA International Service Assessment Fee ................. 0.8% or 1%
(Based on purchases and cash advances made in foreign
currency or US dollars)
ATM Deposit Correction ................................................ $5.00
Adjustments made due to NSF checks or deposit amount differences at an
ATM, or other than a LA Financial proprietary ATM, will be subject to any
additional return fees assessed by the proprietor of that ATM.

Bill Pay Service

Monthly Fee ........................................................................ FREE
Written Correspondence ................................................. $10.00
Non-Disputed Proof of Payment ....................................... $10.00
Returned Payment ............................................................. $5.00

The Credit Union reserves the right to charge you for research time
involving payments no longer available in your screen history. You will be
informed of any such charges before they are incurred.

(1) Where member has only
Primary Savings and the
balance is less than $500.
(2) The cost is determined
by our printer and includes a
$1.00 service charge.
(3) Same fee applies to
Account Letter Verifications.
(4) Waived if average daily
balance is at least $500 or
aggregate balance
(Loans and Savings) is at least
$2,500 or over 55 years.
(5) Waived for under 18 years
of age.
(6) Minimum Average Daily
Balance of $5,000 to avoid fee
(waived for under 18 years of
age).
(7) Minimum Balance of $1,000
to avoid fee (waived for under
18 years of age). Fee will be
assessed and is based on the
balance on deposit on the last
day of the anniversary month of
account opening.