

## Schedule of Fees and Charges

### Savings/Spending – Monthly Service Charges

Play Account	\$10.00 per month
Flex Account	\$7.00 per month
Simple Account <sup>(1)</sup>	\$3.00 per month
Fresh Start Checking	\$12.00 per month
Minimum Balance Fee for Single Service Savings Only Accounts <sup>(2)</sup>	\$3.00 per month
Paper Statement(s) Fee	\$3.00 per month

### Account Maintenance

Return Mail Fee (change of address)	\$10.00
Locator Fee (obsolete account address)	\$5.00
NSF-Return (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 (\$75.00 per day)	\$15.00 per check
Stop Payment (includes member check, credit union check, Bill Pay and ACH)	\$30.00 per item
Return Check Fee (includes deposits and loan payments made in-person, by mail, ATM, or shared branching)	\$30.00 per item
Account Reconciling Fee (minimum one hour)	\$50.00 per hour
Legal Documents Processing - Tax Levies	\$50.00 per document
Special Handling Fee (Account Research)	\$50.00
Escheat Notice Fee (after 3 years of inactivity)	\$2.00
IRA Maintenance Fee (based on minimum balance) <sup>(3)</sup>	\$10.00 annually

### Transaction Related

Money Order Fee	\$5.00 per item
Cashier's Check Fee	\$7.00 per item
IRA Transfer/Close-Out Fee	\$25.00 per transaction
IRA Premature Distribution Fee	\$25.00
Check Collection Fee	\$25.00 per item
Check Cashing Fee <sup>(4)</sup>	\$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

# Schedule of Fees and Charges *(continued)*

## Miscellaneous Member Services

Check Order Fee	See vendor price sheet
Express Mail Fee	Actual Cost per envelope
Verification of Deposit <sup>(5)</sup>	\$20.00
Statement Copy Fee	\$5.00 per statement
Notary Fee - California	\$15.00 per signature
Notary Fee - Arizona	\$10.00
Rolled Coin Fee <sup>(6)</sup>	5.00% 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	\$5.00 per form
Verification of Mortgage	\$20.00
Real Estate Loan Demand for Payoff	\$30.00

## VISA Debit Card

ATM Foreign Transaction Fee	\$2.00
VISA Debit Card Replacement	\$10.00 per card
VISA Debit Card Rush Fee	Actual Cost per card
VISA International Service Assessment Fee (Based on purchases and cash advances made in foreign currency or US dollars)	0.8% or 1.00%
ATM Deposit Correction	\$5.00
<i>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.</i>	

## Bill Pay Service

Monthly Fee	FREE
Written Correspondence	\$10.00
Non-Disputed Proof of Payment	\$10.00
Returned Payment	\$5.00
<i>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.</i>	

- (1) Waived if average daily balance is at least \$100.
- (2) Minimum Average Daily Balance of \$5,000 to avoid fee (waived for under 18 years of age).
- (3) 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.
- (4) Where member has only Primary Savings and the balance is less than \$500.
- (5) Same fee applies to Account Letter Verifications.
- (6) Waived for under 18 years of age.

