



## FEE SCHEDULE

Effective September 17, 2020

Standard Credit Union Services are generally provided at little or no cost to the member. However, to offset the cost of certain specialized services a fee is charged in the following instances.

### Service Charges

Account History Printout	\$ 2.00
Account Research/Reconciliation - per hour (8)	\$ 20.00
Account Verification Letter	\$ 5.00
Automatic Transfer To Cover Overdraft (10)	\$ 10.00
Cash Advance (2)	\$ 5.00
Cashier Check (5)	\$ 2.00
Check Cashing (9)	\$ 5.00
Copy of Check	\$ 4.00
Courtesy Pay Item	\$ 35.00
Dormant Account (6)	\$ 5.00
Duplicate Monthly Statement	\$ 5.00
Early Account Closure (4)	\$ 20.00
Insufficient Funds Charge (NSF)	\$ 35.00
One Time ACH Loan Payment (1)	\$ 5.00
Returned Item	\$ 35.00
Returned Mail	\$ 5.00
Starter Checks (11)	\$ 5.00
Stop Payment (3)	\$ 35.00
Telephone Inquiry	\$ 2.00
Member Access Card replacement (7)	\$ 10.00
Club Account Withdrawals (12)	\$ 2.00

### Lending Charges

Duplicate Lien Release	\$ 20.00
Loan Payment Extension-SKIP A PAY (13)	\$ 35.00
Loan Late Charge (14)	\$ 15.00
Home Equity Late Charge (15)	\$ 15.00
Pay Day Alternative Loan Application Fee	\$ 10.00
Mortgage Discharge Fee - based on county fee schedule	

### ATM/Debit Charges

ATM/Debit Card Replacement	\$ 10.00
Rush/Over Night Replacement	\$ 10.00
Non-Lexington ATM Usage (16)	\$ 1.00

### VISA Credit Card

Over the Limit/Late Payment	\$ 15.00
Replacement Card (17)	\$ 10.00
Rush/Over Night Replacement	\$ 10.00
Returned Visa Payment	\$ 28.00

### Wire Transfers

Incoming/Outgoing Domestic	\$ 20.00
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1. Fee applies to ACH Payments made on a non-recurring basis.
2. Only VISA or MasterCard Accepted. Excludes Lexington FCU Cards.
3. Fee applies to ACH, Draft & Corporate Draft stop payments.
4. Fee applies if account is closed within 90 days of account opening.
5. Fee applies after one free per calendar month.
6. An account is considered dormant after 12 months of inactivity.
7. Initial card is free.
8. Fee may apply to statement reconciliation, escheat account research or other extensive research or detailed investigative request initiated by the account holder
9. Fee applies for all non-members of Lexington FCU.
10. The share automatically transfers from a qualifying account to a checking account in increments of \$100, or up to the available balance, whichever is less. The fee is automatically charged to the checking account.
11. Fee applies to additional starter checks post account opening. Four free starter checks are available at time of account opening.
12. Fee applies after two free withdrawals per quarter.
13. Loan payment extensions are subject to account review and approval by members of the loan committee. Fee only applies if extension is approved.
14. Fee applies after 10 day grace period.
15. Fee applies after 15 day grace period.
16. Fee applies after 2 free monthly visits to a Non-Lexington owned ATM. Please note: A surcharge may be assessed by the ATM owner.
17. Fee applies after 1 free card replacement.