Service Charges	
ACCOUNT HISTORY PRINTOUT	\$2.00
ACCOUNT RESEARCH/RECONCILIATION (PER HOUR) (1)	\$25.00
AUTOMATIC TRANSFER TO COVER OVERDRAFT (2)	\$10.00
CASH ADVANCE (3)	\$10.00
CASHIER CHECK (4)	\$2.00
CHECK CASHING (5)	\$10.00
CLUB ACCOUNT WITHDRAWALS (6)	\$2.00
COIN & CASH ORDERS	\$5.00
COPY OF CHECK	\$5.00
COURTESY PAY	\$35.00
DORMANT ACCOUNT (7)	\$5.00
DUPLICATE MONTHLY STATEMENT prior to 8/2021	\$5.00 \$25.00
EARLY ACCOUNT CLOSURE (8)	\$100.00
ESCHEATMENT (9) INSUFFICIENT FUNDS CHARGE	\$35.00
LEVY/LEGAL ORDER (10)	\$150.00
ONE-TIME ACH DEPOSIT/PAYMENT (11)	\$10.00
OVER THE PHONE CASH ADVANCE	\$10.00
RETURNED ITEM	\$35.00
RETURNED MAIL	\$5.00
STARTER CHECKS - 2 sheets of 4 checks (12)	\$10.00
STOP PAYMENT - PER REQUEST (ACH & CHECK) (13)	\$35.00
Lending Charges	
DUPLICATE LIEN RELEASE	\$20.00
SKIP-A-PAYMENT (15)	\$35.00
LOAN LATE CHARGE (16)	\$30.00
HOME EQUITY LATE CHARGE (17)	\$30.00
HOME EQUITY LATE CHARGE -BASED ON PAYMENT OLDER	
LOANS (17)	2%
PAYDAY ALTERNATIVE LOAN (PAL) APPLICATION FEE	\$10.00
SUBORDINATION FEE	\$250.00
MORTGAGE DISCHARGE FEE (18)	CO FEE SCHED
Card Fess (Access/Atm/Credit/Debit)	
CARD REPLACEMENT (19)	\$15.00
RUSH CARD REPLACEMENT	\$50.00
NON-LEXINGTON ATM FEE (20)	\$1.00
INTERNATIONAL TRANSACTION FEE	1% of purchase
SPECIAL HANDLING - CARD TO BRANCH	\$50.00 \$25.00
OVER THE LIMIT/LATE PAYMENT (CREDIT CARD) RETURNED PAYMENT (CREDIT CARD)	\$28.00
ACCESS CARD REPLACEMENT	\$10.00
ACCESS CARD RELEACTIVIENT	710.00
Wire Transfers	
INCOMING/OUTGOING DOMESTIC WIRE FEE	\$25.00

1 FEE APPLIES TO ANY DETAILED RESEARCH OR INVESTIGATION OF MEMBER ACCOUNT THAT IS INITIATED BY ACCOUNT HOLDER 2 FEE IS CHARGE TO CHECKING ACCOUNT AFTER AUTOMATIC TRANSFER FROM A QUALIFYING LINKED ACCOUNT TO COVER CHECKING ACCOUNT TRANSACTION IN INCREMENTS OF \$100 OR UP TO THE AVAILABLE BALANCE, WHICHEVER IS LESS 3 FEE APPLIES TO NON-LEXINGTON CREDIT & DEBIT CARD ADVANCES 4 ONE CASHIER CHECK FREE PER MONTH. FEE APPLIES TO EACH CHECK THEREAFTER 5 FEE APPLIES TO NON-MEMBERS CASHING ON-US CHECKS 6 FEE APPLIES TO EACH WITHDRAWAL AFTER 2 FREE PER QUARTER 7 AN ACCOUNT IS CONSIDERED DORMANT AFTER 12 MONTHS OF INACTIVITY 8 FEE APPLIES IF ACCOUNT IS CLOSED WITHIN 90 DAYS 9 FEE APPLIES TO ACCOUNTS DORMANT FOR 3 YEARS. 10 FEE APPLIES TO EACH LEGAL ORDER OR PROCESS THAT DIRECTS US TO FREEZE, ATTACH OR WITHHOLD FUNDS OR OTHER PROPERTY 11 FEE APPLIES TO NON-REOCURRING ACH TRANSACTIONS 12 FEE APPLIES TO ADDITIONAL STARTER CHECKS POST ACCOUNT OPENING. FOUR FREE CHECKS AVAILABLE AT TIME OF ACCOUNT OPENING 14 FEE APPLIES TO EACH MEMBER CALL REQUESTING TRANSACTION INFORMATION 15 FEE APPLIES TO MEMBER INITIATED SKIP A LOAN PAYMENT 16 FEE APPLIED AFTER 10 DAY GRACE PERIOD 17 FEE APPLIED AFTER 15 DAY GRACE PERIOD older loans 18 FEE BASED ON THE FEE SCHEDULE OF THE COUNTY THE RESIDENCE IS LOCATED 19 FEE APPLIED FOR EACH REPLACEMENT CARD 20 FEE APPLIES AFTER 2 FREE MONTHLY VISITS TO A NON-LEXINGTON ATM.



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