



# Services and Fees

As of April 1, 2023

## Service Charges

Account history printout	\$ 2.00
Account research/reconciliation <i>(per hour)</i>	\$ 25.00 <sup>(1)</sup>
Automatic transfer to cover overdraft	\$ 10.00 <sup>(2)</sup>
Cash advance	\$ 10.00 <sup>(3)</sup>
Cashier check	\$ 2.00 <sup>(4)</sup>
Check cashing	\$ 10.00 <sup>(5)</sup>
Club account withdrawals	\$ 2.00 <sup>(6)</sup>
Coin and cash orders	\$ 5.00
Copy of check	\$ 5.00
Courtesy Pay	\$ 35.00
Dormant account	\$ 5.00 <sup>(7)</sup>
Duplicate monthly statement <i>(prior to 8/2021)</i>	\$ 5.00
Early account closure	\$ 25.00 <sup>(8)</sup>
Escheatment	\$100.00 <sup>(9)</sup>
Insufficient funds charge	\$ 35.00
Levy/legal order	\$150.00 <sup>(10)</sup>
One-time ACH deposit/payment	\$ 10.00 <sup>(11)</sup>
Over the phone cash advance	\$ 10.00
Returned item	\$ 35.00
Returned mail	\$ 5.00
Starter checks <i>(2 sheets of 4 checks)</i>	\$ 10.00 <sup>(12)</sup>
Stop payment, ACH and check <i>(per request)</i>	\$ 35.00 <sup>(13)</sup>

*(fees continued on other side)*

<sup>1</sup> Fee applies to any detailed research or investigation of member account that is initiated by account holder  
<sup>2</sup> 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  
<sup>3</sup> Fee applies to non-Lexington FCU credit and debit card advances  
<sup>4</sup> One cashier check free per month; fee applies to each check thereafter  
<sup>5</sup> Fee applies to non-members cashing on-us checks  
<sup>6</sup> Fee applies to each withdrawal after 2 free per quarter  
<sup>7</sup> An account is considered dormant after 12 months of inactivity  
<sup>8</sup> Fee applies if account is closed within 90 days  
<sup>9</sup> Fee applies to accounts dormant for 3 years  
<sup>10</sup> Fee applies to each legal order or process that directs us to freeze, attach or withhold funds or other property  
<sup>11</sup> Fee applies to non-reoccurring ACH transactions  
<sup>12</sup> Fee applies to additional starter checks post account opening  
<sup>13</sup> Four free checks available at time of account opening

# Services and Fees

*(continued from other side)*

## Lending Charges

Duplicate lien release	\$ 20.00
Skip-a-Payment	\$ 35.00 <sup>(15)</sup>
Loan late charge	\$ 30.00 <sup>(16)</sup>
Home equity late charge	\$ 30.00 <sup>(17)</sup>
Home equity late charge <i>(based on payment older loans)</i>	2% <sup>(17)</sup>
Payday alternative loan application	\$ 10.00
Subordination fee	\$250.00
Mortgage discharge fee	co fee sched <sup>(18)</sup>
Returned Item (Loan Payment)	\$ 35.00

## Card Fees (Access/ATM/Credit/Debit)

Card replacement	\$ 15.00 <sup>(19)</sup>
Rush card replacement	\$ 50.00
Non-Lexington FCU ATM fee	\$ 1.00 <sup>(20)</sup>
International transaction fee	1% of purchase
Special handling - card to branch	\$ 50.00
Credit card over-the-limit/late payment	\$ 25.00
Credit card returned payment	\$ 28.00
Access card replacement	\$ 10.00

## Wire Transfers

Incoming/outgoing domestic wire fee	\$ 25.00
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<sup>14</sup> Fee applies to each member call requesting transaction information  
<sup>15</sup> Fee applies to member initiated skip a loan payment  
<sup>16</sup> Fee applied after 10-day grace period  
<sup>17</sup> Fee applied after 15-day grace period older loans  
<sup>18</sup> Fee based on the fee schedule of the county the residence is located  
<sup>19</sup> Fee applied for each replacement card  
<sup>20</sup> Fee applies after 2 free monthly visits to a non-Lexington FCU ATM



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