



# FEE SCHEDULE - COMMERCIAL

Commercial Savings & Money Market Account Fees:		Commercial Account Service Fees (Savings and Checking):	
Inactive savings account (12 months of no activity and balances of \$250 or less)	\$5 per month	ATM withdrawals at non-LGE ATMs <sup>1</sup>	\$1 each
Excess savings withdrawal	\$5 each after 5 per month	Custom cards (first debit/credit card is free)	\$10 each for additional/replacement card(s)
Money market minimum balance not met	\$5 per month	Replacement debit/credit cards (non-custom)	\$5 each
Money market excessive teller withdrawals	\$5 each after 5 per month	Visa International Service Assessment, no currency conversion <sup>4</sup>	1.0% of transaction amount
<b>Commercial Loan Fees:</b>		Visa International Service Assessment, with currency conversion <sup>4</sup>	1.0% of transaction amount
Electronic Payment by Phone using debit card or bank account from another institution	\$5.00 nonrefundable convenience fee per transaction	Merchant Capture (Electronic scanning and transmission of deposited checks into account from a remote location)	\$45 per month
Returned Item loan payment	\$30 each	Overdraft Protection transfers from your savings (fee applies when overdraft is created by check, ACH debit, ATM withdrawal, debit card withdrawal, or other electronic method)	\$5 per occurrence
<b>Wire Transfer Fees:</b>		Overdraft Courtesy Pay <sup>5</sup>	\$20 per occurrence
Wire Transfer – Domestic incoming	\$15 each	Non-Sufficient Funds (NSF) <sup>5</sup>	\$20 per occurrence
Wire Transfer – Domestic outgoing	\$20 each	Non-Sufficient Funds (NSF) for Bill Pay <sup>5</sup>	\$20 per occurrence plus Bill Pay cost
Wire Transfer – International incoming	\$20 each	Check orders – fee depends on style of check ordered	Fee(s) for CheckProtect shipping and taxes apply to all check orders
Wire Transfer – International outgoing	USD \$65; Foreign \$45	Copies	\$5 per statement/item
		Deposit Item Returned (when an item is either cashed for you or accepted for deposit to your account and is returned to us unpaid)	\$15 each
		Expedited check request (Bill Pay)	\$20 each
		Return Mail/Bad Address	\$5 per month
		Stop Payment (includes Bill Pay)	\$30 each
		Express/Overnight delivery	\$5 plus cost
		Legal processing for levies, garnishments, subpoenas, etc.	\$50 plus \$0.25 per page for item copies (per occurrence)
		Money orders/Official checks payable to 3rd party	\$5 each
		Research/Balancing of account (minimum 1 hour)	\$30 per hour
		Balance Inquiry Fee	\$2 each

## BUSINESS CHECKING ACCOUNT FEES

Minimum Balance to Open	Average Daily Balance (ADB)	Maintenance Fee <sup>2</sup>	Dividend	Transaction Fees <sup>3</sup>	Cash Fees
<b>Primary Checking</b>					
\$100	\$2,500	\$10	N/A	\$0.20 per item >150	\$5 per \$1,000 over \$5,000/ Monthly
<b>Growth Checking</b>					
\$100	\$10,000	\$15	0.25%	\$0.20 per item >250	\$5 per \$1,000 over \$5,000/ Monthly
<b>Volume Checking</b>					
\$100	N/A	\$15; may be offset by Earnings Credit	N/A	\$0.20 per debit (check or ACH), \$0.25 per credit (ACH), \$0.08 per credit (check deposit), \$0.20 per item >250	\$5 per \$1,000 over \$5,000/ Monthly
<b>Non-Profit Checking</b>					
\$100	N/A	N/A	N/A	N/A	N/A

As of November 20, 2023

<sup>1</sup>When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used. You may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

<sup>2</sup>Maintenance fee can be waived if associated average daily balance is maintained. If the ADB falls below the amount listed by checking plan, the maintenance fee will be assessed.

<sup>3</sup>Items include the following: checks paid, checks received, OTC withdrawals, ACH debit/credit, cash transactions.

<sup>4</sup>An international/foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States.

<sup>5</sup>Maximum 3 daily Courtesy Pay and/or NSF fees charged to your account (excludes overdraft protection transfers).