



FEE SCHEDULE - PERSONAL

Personal Savings (Base/Special) & Money Market Account Fees:		Other Fees:	
Inactive savings account (12 months of no activity and balances of \$250 or less)	\$5 per month	Electronic Payment by Phone using debit card or bank account from another institution	\$5.00 nonrefundable convenience fee per transaction
Excess savings withdrawal (Personal, Custodial, Conservatorship accounts age 23 and up; Trust Accounts; Estate Accounts)	\$5 each after 5 per month	Returned Item Fee	\$30 each
Excess savings withdrawal (Youth, Young Adult, Custodial, Conservatorship Accounts age birth through 22)	\$2 each after 5 per month	Skip-A-Pay (next loan payment)	\$25 each (only once every 12 months)
Money market minimum balance not met	\$5 per month	Check orders – fee depends on style of check ordered	Fee(s) for CheckProtect shipping and taxes apply to all check orders
Money market excessive teller withdrawals	\$5 each after 5 per month	Copies	\$5 per statement/item
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	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
Non-Sufficient Funds (NSF) ³	\$20 per occurrence	Expedited check request (Bill Pay)	\$20 each
ATM, Shared Branching, Debit & Credit Card Fees:		Return Mail/Bad Address	\$5 per month
ATM withdrawals at non-LGE ATMs	\$1 each	Stop Payment (includes Bill Pay)	\$30 each
Withdrawal at a shared branching location	\$5 each	Legal processing for levies, garnishments, subpoenas, etc.	\$50 plus \$0.25 per page for item copies (per occurrence)
Custom cards (first debit/credit card is free)	\$10 each for additional/replacement card(s)	Inactive Checking Account (6 months of no activity and balances of \$250 or less)	\$5 per month
Replacement debit/credit cards (non-custom)	\$5 each	Coin machine for non-members	10% of total amount
Visa International Service Assessment, no currency conversion ²	1.0% of transaction amount	Express/Overnight delivery	\$5 plus cost
Visa International Service Assessment, with currency conversion ²	1.0% of transaction amount	Money orders/Official checks payable to third party	\$5 each
Overdraft Fees for Checking¹:		Research/Balancing of account (minimum 1 hour)	\$30 per hour
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	Wire Transfer – Domestic incoming	\$15 each
		Wire Transfer – Domestic outgoing	\$20 each
Overdraft Courtesy Pay	\$20 per occurrence	Wire Transfer – International incoming	\$20 each
Non-Sufficient Funds (NSF) ³	\$20 per occurrence	Wire Transfer – International outgoing	USD \$65; Foreign \$45
Non-Sufficient Funds (NSF) for Bill Pay ³	\$20 per occurrence plus Bill Pay cost	Balance Inquiry Fee	\$2 each

As of November 20, 2023

¹Maximum 3 daily Courtesy Pay and/or NSF fees charged to your account (excludes overdraft protection transfers).

²An international/foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States.

³An NSF fee may be charged each time an item is presented for payment and returned unpaid, even if it results in multiple fees for the same item.

Federally insured by NCUA.