

Schedule of Fees

Account and Misc. Fees			
Free Checking	FREE	Garnishment/Levy	\$50.00
Premier Checking	\$4.95	Replace VISA Credit Card	\$5.00
Early Close Account – First 90 Days	\$5.00	Cashier's Check	\$2.00
Monthly Dormant Account (after 12 months)	\$25.00	Foreign Item Processing Fee	\$5.00
Non-Sufficient Funds or Overdraft Privilege	\$30.00	Money Order	\$2.00
Overdraft Transfer (Same or Another Acct)	\$3.00	Stop Payment on Money Order	\$30.00
Returned Deposited Item (<i>Teller, Mobile, ATM</i>)	\$10.00	Money Order Copy	\$10.00
Stop Payment	\$30.00	Incoming Wire Transfer	FREE+
Returned Item Deposited Item <i>Written By Account Holder</i>	\$30.00	Incoming Wire Transfer International	FREE+
Reconcile Account <i>per hour/minimum charge</i>	\$20.00	Outgoing Wire Transfer	\$20.00
Account Verification	\$5.00	Outgoing Wire Transfer International	\$40.00
Monthly Paper Statement Fee <i>Applies to accountholders over 18 and under 65</i>	\$2.00	Skip-A-Pay <i>Consumer Loans Only</i>	\$25.00
Bad Address Fee <i>(Returned paper statements only)</i>	\$5.00	Collection Account Closure/Reinstatement	\$10.00
Service Center/Shared Branch <i>Per visit for each account on which you transact</i>	\$5.00	Monthly Identity Protect Fee*	\$3.00
Escheat Account	\$50.00	Vehicle History Report	\$15.00
ATM / Debit Card		Bill Pay Expedited Payment & Misc Fees	
LOC CU & CO-OP Network ATMs	FREE	Next Business Day Overnight Rush Check Payment	\$34.95
All Other ATMs <i>per withdrawal</i>	\$2.00	2 nd Day Rush Check Payment	\$29.95
Balance Inquiries at Non-LOC Machine+	\$2.00	2 nd Day Electronic Delivery	\$6.95
Replacement Card Rush Fee	\$35.00	Gift Check Fee	\$2.99
Non-Member Fees		Charitable Donation	\$1.99
On-Us Check Fee <i>when cashing LOC checks over \$50</i>	\$5.00	Payment Cancellation Fee <i>if before disbursement - when provider must do it</i>	\$7.50
		Express Mail Notification	\$15.00
		Paper Receipt Payment Notification	\$10.00
		Returned Item Fee	\$5.00
		Standard Proof of Payment when requested and not for a dispute	\$10.00
Notes			

* Must be enrolled prior to July 1, 2022

+ One free per day; otherwise \$5 for domestic and \$10 for international

Effective 04/17/2026