

Fees on all accounts:

Statement Copy (per month)	\$3.00
Incoming Wire Transfer	\$5.00
Outgoing Wire Transfer	\$20.00
Incoming Wire Transfer International	\$10.00
Outgoing Wire Transfer International	\$40.00
Returned Deposited Item	\$10.00
Returned Deposited Item Written By Account Holder	\$15.00
Dormant Account (per month)	\$5.00
Cashier's Check	\$2.00
Money Order	\$1.75
Stop Payment on Money Order	\$30.00
Visa Gift Card	\$3.00
Foreign Item Fee	\$2.00
Escheat Account	\$50.00
Paper Statement Fee – Monthly	\$2.00
Bad Address Fee (statements only)	\$5.00
On-Us Check Fee	\$5.00

(for non-members when cashing LOC checks over \$50)

Garnishment/Levy	\$50.00
Service Center/Shared Branch	\$5.00
<i>Per visit fee for each account on which you transact</i>	

Checking Account Fees:

Close Checking Account	\$10.00
Overdraft Privilege	\$30.00
Returned Item Non-Sufficient Funds	\$30.00
Overdraft Transfer	\$5.00

Copy of Cleared Check <i>(Online copies available at no charge)</i>	\$3.00
Stop Payment	\$30.00
Inactive Checking (monthly)	\$5.00
Reconcile Account (per hour/minimum)	\$20.00

ATM/Check Card:

LOC FCU & CO-OP Network ATMs	FREE
All Other ATMs <i>per withdrawal</i>	\$1.50
Balance Inquiries (each)*	\$2.00
Retained Card	\$10.00

** Inquiry fee applies to all ATMs not owned by LOC FCU.*

Bill Pay:

Expedited Payment Fees

- Next Business Day Overnight Rush
Check Payment \$34.95
- 2nd Day Rush Check Payment \$29.95
- 2nd Day Electronic Delivery \$6.95

Gift Check Fee	\$2.99
Charitable Donation	\$1.99
Express Mail Notification	\$15.00
Payment Cancellation Fee <i>(if before disbursement - when provider must do it)</i>	\$7.50
Paper Receipt Payment Notification	\$10.00
Returned Item Fee	\$5.00
Standard Proof of Payment <i>(when requested and not for a dispute)</i>	\$10.00