

**LA LOMA FEDERAL CREDIT UNION**

**FEE SCHEDULE**

**as of 04/01/2021**

(Subject to Change)

<b>MEMBERSHIP FEES</b>		<b>CARD SERVICE FEES</b>		<b>LOAN FEES</b>	
New Member (one time, Non-refundable fee)	\$5	Replace lost/stolen card (ATM/DEBIT/VISA)	\$5	Skip a Payment fee	\$40
Dormant Account (after 1 year of inactivity)	\$3 monthly	Card Express Order	\$75	Collection fee (Filing and Court costs extra)	\$30
Escheatment Notice	\$3	Late Payment fee (Credit Card)	\$20	Lien Satisfied/Duplicate Title (Notarized)	\$15
Re-Open Account (within 90 days)	\$10	Secured Credit Card Annual Fee	\$25	<b>Mortgage Demand fee</b>	
Early Account Closure (within 90 days)	\$20	Copy of sales transaction (credit card)	\$10 each	1st Trust Deed	\$75
Premature Club Account Closure	\$10	Charge-back Processing per Debit (Merchant Dispute)	\$25	2nd Trust Deed	\$75
Premature Closure of Certificate Account <sup>1</sup>	90 days Interest	Payment Returned check fee (credit card)	\$27	Reconveyance	\$75
Locator Fee (Invalid Address)	\$5 per occurrence	ATM Transaction fee - within CO-OP network	N/A	Home Equity application fee	\$300
<b>SHARE ACCOUNTS</b>		ATM transaction fee - outside CO-OP network	\$1.50	Subordination fee	\$175
Regular Share Savings	\$3 per month if balance below \$25	Empty ATM envelope Deposit fee	\$35	Real Estate Loan Modification fee	\$500
Boom Savings (under 18)	N/A	LLFCU ATM deposit adjustment <sup>6</sup>	\$5	Consumer Loan work out Modification	\$50
Money Market Account (opening \$2,500) <sup>2</sup>	N/A	Non-LLFCU ATM deposit adjustment <sup>7</sup>	\$15	Loan Extension fee	\$20
<b>CHECKING (SHARE DRAFT) ACCOUNTS</b>		Foreign Transaction fee (ATM, Point of Sale, Online purchase)	1% of transaction \$ amount	Interest Rate Review fee	\$20
<b>MONTHLY SERVICE FEES</b>		<b>ACCOUNT SERVICE FEES</b>		Adding Forced Collateral Protection Insurance	
Premier Checking (waived w/\$1500+ monthly avg balance) <sup>3</sup>	\$7	Check cashing (greater than \$25)	\$8	Processing fee	\$10
Electronic Checking (waived w/E-statements) <sup>4</sup>	\$2	Cashier's Check (Free for Premier checking)	\$5		10% of payment due, min \$5, max \$20
Basic Checking (waived w/monthly Direct Deposit)	\$5	Temporary Checks (New Account - 1st 8 checks free)	\$3 (4 checks)	Late Payment fee (except 1st & 2nd Mortgages)	\$5, max \$20
Boom Checking (16-17 yr olds w/Government issued ID)	N/A	Stop Payment (Checks/ACH/Bill Payments)	\$30	Late Payment fee (Overdraft Line of Credit)	\$15
New Start Checking	\$18	Cancel Stop Payment	\$7	Loan Amortization Schedule up to 10 years	\$5
<b>MISCELLANEOUS SERVICES FEES</b>		Returned Check/ACH Debit - NSF	\$30	Loan Amortization Schedule over 10 years	\$10
Levy	\$50	Returned ACH Origination - NSF	\$30	<b>WIRE TRANSFER FEES</b>	
Immigration Letter	\$5	Returned Deposit Item	\$30	Outgoing Domestic	\$40
Account Deposit Verification	\$5	Redeposit Returned Check	\$5	Outgoing International	\$75
Subpeona (processing and/or researching)	\$50 per hour (1hr minimum)	Reg D over limit transactions <sup>8</sup>	\$10 per transaction	Incoming Domestic/International	\$20
Account Research	\$20 per hour (1hr minimum)	Overdraft Protection transfer from Savings	\$5	Wire Cancellation/Return	\$20
Statement copy	\$2 (per statement)	Overdraft Protection transfer from Line of Credit <sup>9</sup>	\$5	Reversal Request	\$40
Copies (Deposited Items/Cleared Checks/Bill Payments/Cashier's Check) <sup>5</sup>	\$1 per item	Overdraft/Courtesy Pay - NSF item	\$30		
Notary (Members Only)	\$15 per signature	Debit Card/ATM Overdraft Fee***	\$30		
Copy of Bill Pay activity on CD	\$30				
Pay by Phone/Online JetPay	\$10 per payment				

1 Grandfathered account; no longer opening. 2 Grandfathered account; no longer opening. 3 Free Cashier's Checks, Free LLFCU checks (1 order per quarter), Free Bill Pay. 4 E-checking account free w/E-Statements. 5 We will not charge you for copies of the first two items you request appearing on any statement for a checking account only. 6

Keyed in incorrect amount, checks being returned for payee(s) not on the account/made out payable to business name, stale or future dated, missing signatures, list not inclusive. 7 Keyed in incorrect amount, checks being returned for payee(s) not on the account/made out payable to business name, stale or future dated, missing signatures, list not

inclusive. 8 You may not make more than six (6) automatic transfers, checks, phone transfers, online transfers, overdraft protection transfers per statement cycle. 9 No longer offer Overdraft protection from Line of Credit.