Notice of Change in Terms to Fee Schedule. Thank you for being a valued La Loma Federal Credit Union member. This Notice highlights important changes to our Fee Schedule to be effective on 0/01/2024

FEE SCHEDULE

As of 01/01/2024

(Subject to Change)

REGULAR SHARE ACCOUNTS	
Below $25 minimum balance fee	$3 per month
Money Market Account	None
Boom Savings (under 18)	None

CHECKING (SHARE DRAFT) ACCOUNTS	
MONTHLY SERVICE FEES	
Premier Checking (waived w/$1500+ monthly avg balance in account)	$7
Electronic Checking (waived w/e-statements)	$2
Basic Checking (waived w/monthly Direct Deposit to account)	$5
Boom Checking (16-17 yr olds w/Government Issued ID)	None
New Start Checking	$18

MEMBERSHIP FEES	
New Member (one time, Non refundable fee)	$5
Dormant Account - after 1 year	$3 monthly
Escheatment Notice	$3
Re-Open Account (within 90 days)	$10
Early Account Termination (within 90 days)	$20
Premature Closure of Certificate Account	90 days Interest
Premature Club Account Closure	$10
Locator Fee (Invalid Address)	$5 per occurrence

CARD SERVICE FEES	
Replace lost/stolen VISA/ATM card	$5
VISA/ATM card Express Order	$75
VISA Late Payment fee	$20
Secured VISA annual fee	$25
Copy of VISA sales transaction	$10 each
Charge-back Processing per Debit (Merchant Dispute)	$25

ACCOUNT SERVICE FEES	
Check Cashing (greater than $25)	$8
Cashier's Check (payable to third party)	$5
Temporary Checks (New Acct - 1st 8 checks free)	$3 (4 checks)
Stop Payment (Drafts/ACH/Bill Payment)	$30
Cancel Stop Payment	$7
Returned Share Draft/ACH Debit - NSF	$30
Returned ACH Origination - NSF	$30
Returned Deposit Item	$30
Redeposit Returned Check	$5
Reg D over limit transactions	$10 per transaction
Overdraft Protection transfer from Savings	$5
Overdraft Protection transfer from L-O-C	$5
Overdraft/Courtesy Pay - NSF item	$30

MISCELLANEOUS SERVICE FEES	
Levy	$50
Immigration Letter	$5
Account Deposit Verification/Credit Rating	$5
Subpoena/Research (1 hour minimum)	$15 per hour
Account Research (1 hour minimum)	$20 per hour
Statement Copies	$5 per statement
Copies of Deposited item/Cleared Checks/Bill Pay checks/Cashier's Checks)	$1 per item
Notary (Members Only)	$15 per signature
Copy of Bill Pay Activity on CD	$30
LLFCU ATM deposit adjustment	$5
Non-LLFCU ATM deposit adjustment	$15
Empty ATM envelope Deposit fee	$35
ATM Transaction fee - within CO-OP network	None
ATM Transaction fee - outside CO-OP network	$1.50
Debit Card/ATM Overdraft Fee	$30
Paper Mail Statement Fee	$5

LOAN FEES	
Skip a Payment fee	$40
Collection Fee (Filing and Court costs extra)	$30
Lien Satisfied/Duplicate Title (Notarized)	$15
Mortgage Demand fee	$75
1st Trust Deed	$75
2nd Trust Deed	$75
Reconveyance	$125
Home Equity application fee	$600
Subordination fee	$175
Real Estate Loan Modification fee	$500
Consumer Loan work out modification	$50
Loan Extension fee	$20
Interest Rate Review fee	$20
Adding Forced Collateral Protection Insurance Handling fee	$20
Late Payment fee (except Overdraft L-O-C, Visa, 1st & 2nd Mortgages)	10% of payment due, min $5, max $20
Late Payment fee (Overdraft L-O-C)	$15
VISA temporary limit increase	$20
Loan Amortization Schedule up to 10 yrs	$5
Loan Amortization Schedule over 10 years	$10
Pay by Phone - JetPay	$10 per payment
VISA payment Returned check fee	$27

WIRE TRANSFER FEES	
Outgoing Domestic	$40
Outgoing International	$75
Incoming Domestic/International	$20
Wire Cancellation/Return	$20
Reversal Request	$40