

Rate and Fee Schedule



The rates and fees applicable to your account at Lanco Federal Credit Union are provided in this schedule and are accurate as of 11/1/2018. If you have any questions or would like current rate and fee information, please call (717) 569-7180.

Rate Schedule

Account Type	Dividend Rate	APY	Minimum Balance Requirement	Minimum Balance to Earn the Stated APY
Share Savings Account	0.01%	0.01%	\$5.00	\$25.00
Kasasa Saver — Base	0.05%	0.05%	--	--
Kasasa Saver — Qualified	0.50% on portion of balance up to \$10,000.00 and 0.15% on portion of balance \$10,000.01 and above	0.50% – 0.18%* depending on the balance	--	--
Kasasa Cash — Base	0.05%	0.05%†	--	--
Kasasa Cash — Qualified	1.98% on portion of balance up to \$10,000.00 and 0.15% on portion of balance \$10,000.01 and above	2.00% – 0.32%*† depending on the balance	--	--
Kasasa Cash Back	--	--	--	--
Kasasa Tunes	--	--	--	--
Money Market Savings Account	0.10%	0.10%	\$1,500.00	\$1,500.00
Christmas Club Account	0.05%	0.05%	--	\$25.00
Vacation Club Account	0.05%	0.05%	--	\$25.00
Hang Ten Savings Account	0.01%	0.01% – 0.41%‡	--	\$25.00
Additional Savings Accounts	0.01%	0.01%	--	\$25.00
Individual Retirement Accounts	0.15%	0.15%	--	\$25.00
Basic Checking	--	--	--	--

*Blended APY calculations are based on an assumed total account balance of \$110,000.

†The stated APYs for Kasasa Cash are based on compounding dividends. If the Kasasa Cash account is linked to a Kasasa Saver account, dividends earned in Kasasa Cash are automatically transferred to Kasasa Saver each dividend period and do not compound. Actual dividends paid may be less than stated Kasasa Cash APY. The Kasasa Saver APYs may be less than the Kasasa Cash APYs.

‡The stated APY for Hang Ten Savings varies based on monthly deposit activity. The 0.41% APY stated above is calculated based on an assumed account balance of \$3,000, with the account qualifying for the additional \$1.00 dividend credit paid each of the 12 months.

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Fee Schedule

Account Research	\$25.00 per hour (\$25.00 minimum charge)
Account with No Forwarding Address	\$5.00 per month
ATM Surcharge	\$2.50 for non-Lanco FCU debit cards
ATM Withdrawals over four per month	<i>From Savings or Basic Checking: \$1.00 each; From Kasasa Checking: Free</i>
Business Loan Fees	Disclosed at the time of application
Cash Advance	Free
Cashier's Check	\$4.00 per check payable to third party
Cashier's Check Stop Payment	\$5.00 per check
Check Orders	Prices vary by style
Christmas Club Early Withdrawal/Transfer/Closure	\$10.00 per early withdrawal/transfer/closure
Coin Machine	Free
Collection Fees	25% of charged-off balance plus applicable legal fees
Deposited Item Return	\$33.00 per item
Dormant Account	\$5.00 per month after 12 months of inactivity
Empty Envelope Deposit in the ATM	\$33.00 per envelope
Escheated Account	\$75.00
Foreign Check Collection	\$10.00 per check
Hang Ten Early Withdrawal/Transfer/Closure	\$10.00 per early withdrawal/transfer/closure
Home Equity and Home Equity Line of Credit Fees	Disclosed at the time of application
Improper or No Endorsement for ATM Deposit	\$20.00 per item
Loan Refinance Fee (less than 25% new money)	<i>Home Loans: \$100.00; Other Loans: \$50.00</i>
Money Market Excessive Transaction	\$15.00 per withdrawal/transfer exceeding four per month
Money Market Low Balance	\$10.00 per month
Money Order	\$2.00 per money order
Money Order Stop Payment	\$5.00 per money order
Non-Sufficient Funds (NSF)	\$33.00 per item
Overdraft Privilege	\$33.00 per item
Overdraft Transfer from Savings	\$5.00 per transfer
Overnight/Express Mail Fee	\$25.00 per flat envelope
Photocopy of a Check	\$3.00 per check
Reconciliation	\$25.00 per hour (\$25.00 minimum charge)
Reissue Debit Card (Lost/Stolen/Damaged)	\$7.00 per card
Safe Deposit Box Rental	Prices vary per size of box
Second Chance Account	\$10.00 per month
Share Account Early Closure	\$5.00 if closed within 90 days
Skip A Pay Fee	\$25.00 per request
Statement Copy/Account History	\$3.00 per month
Stop Payment	\$33.00 per stop/series
Subordination	\$100.00
Temporary Checks (available in sets of four)	\$4.00 per set
Vacation Club Early Withdrawal/Transfer/Closure	\$10.00 per early withdrawal/transfer/closure
Wire Transfer - Incoming	<i>Business Account: \$20.00 per transfer; Personal Account: \$10.00 per transfer</i>
Wire Transfer - Outgoing	<i>Domestic: \$25.00 per transfer; Foreign: \$40.00 per transfer</i>
Writ of Execution/Domestics/Levy	\$125.00

The fees described above are applicable for members only. Non-member services are limited and other fees may apply. Ask a Member Service Representative for details.