

Schedule of Fees and Charges

The fees and charges applicable to your Lanco Federal Credit Union account are provided in this schedule and are **effective as of 2/1/2020**. To obtain current fee information at any time, visit lancofcu.com/disclosures or contact us.

SERVICE DESCRIPTION	FEE AMOUNT
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	From Savings or Basic Checking: \$1.00 each; From Kasasa Checking: Free
Business Loan Fees	Disclosed at the time of application
Cash Advance	Free
Cashier's Check	\$5.00 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	\$35.00 per item
Dormant Account	\$5.00 per month after 12 months of inactivity
Empty Envelope Deposit in the ATM	\$35.00 per envelope
Escheated Account	\$75.00
Foreign Check Collection	\$20.00 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)	Home Loans: \$100.00; Other Loans: \$50.00
Money Market Low Balance	\$15.00 per month
Money Order	\$2.00 per money order
Money Order Stop Payment	\$5.00 per money order
Non-Sufficient Funds (NSF)	\$35.00 per item
Overdraft Privilege	\$35.00 per item
Overdraft Transfer from Savings	\$5.00 per transfer
Overnight/Express Mail Fee	\$25.00 per flat envelope
Payment by Credit Card or Electronic Check	Applicable fees disclosed at time of payment
Photocopy of a Check	\$3.00 per check
Reconciliation	\$25.00 per hour (\$25.00 minimum charge)
Reissue Debit Card (Lost/Stolen/Damaged/Inactive)	\$7.00 per card
Safe Deposit Box Rental	Prices vary per size of box
Share Account Early Closure	\$5.00 if closed within 90 days
Skip A Pay Fee	\$35.00 per request
Statement Copy/Account History	\$3.00 per month
Stop Payment	\$35.00 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
Visa Gift Cards	\$3.00 per card
Wire Transfer – Incoming to Business Account	\$25.00 per domestic transfer; \$30.00 per international transfer
Wire Transfer – Incoming to Consumer Account	\$10.00 per domestic transfer; \$20.00 per international transfer
Wire Transfer – Outgoing	\$25.00 per domestic transfer; \$40.00 per international transfer
Writ of Execution/Domestics/Levy	\$125.00

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