

# Lansing Postal Community CU

## Fee Schedule Effective September 1, 2010

### Share Draft (Checking)

Overdraft Transfer From Share Acct	<b>Free</b>
Telephone Transfers	<b>Free</b>
Draft copy	\$ 3.00 per item
Stop pay	\$18.00 per item
NSF	\$20.00 per item
Hold of NSF checks	\$18.00 per item
-Subject to limitations, 24 hour hold maximum.	
-Returned thereafter at \$20.00 per item.	

### Money Orders & Cashiers Checks

Money Order up to \$1,000.00	\$ 1.50 per item
Money Order Stop Pay	\$15.00 per item
Money Order Copy	\$15.00 per item
Cashiers Check Payable to Others	\$ 1.50 per item
Cashiers Check Payable to Self	<b>Free</b>

### Electronic Funds Transfer Fee Schedule

#### ATM and Debit Card Fees

Replacement Card	\$ 5.00
Replacement PIN	\$ 5.00
ATM Deposit Adjustment	\$18.00

#### ATM Transaction Fees

Withdrawal*	\$ 1.00 per trans.
Transfer*	\$ 1.00 per trans.
Deposit	<b>Free</b>
Balance Inquiry	<b>Free</b>

\* Free if using an ATM owned by LPCCU.

**Note:** Surcharges may occur when using an ATM not owned by LPCCU.

### Debit Card Fees (MasterCard)

#### Used as an ATM Card (Debit)

Entering a PIN:	\$ 1.00 per trans.
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#### Used as a Credit Card (Credit)

Signing a Charge Slip:	<b>Free</b>
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### ACH/Electronic Withdrawals

Stop Payment	\$18.00 per item
Overdrawn (NSF)	\$20.00 per item
Wire Transfers (Incoming Only)	<b>Free</b>

### Miscellaneous Fees

<b>Account Research/Reconciliation</b>	\$10.00 per hour
First 10 minutes are free	
<b>Dormant Account</b>	\$ 2.00 per month
No activity for 2 years or more.	
Dividends and check cashing are not considered activity. Members under 18 are exempt.	
<b>Escheated Account</b>	\$50.00
Or balance in account, which ever is lowest	
<b>Service Center Transaction</b>	\$ 2.00 per trans.
Located within 5 miles of LPCCU	
<b>Notary Service</b>	<b>Free</b>
<b>Garnishment/Tax Levy</b>	\$25.00 per request
<b>Returned Deposited Items</b>	\$20.00 per item
<b>Statement Copy</b>	\$ 3.00 per month
<b>Verification of Account</b>	\$ 1.00 per request
<b>Visa Gift Cards</b>	\$ 3.00 per card
<b>Non-Member Check Cashing</b>	\$ 5.00 per item
<b>Non-Member Visa Advance</b>	\$ 5.00 per request
<b>Non-Member Coin Machine</b>	7.00% of total
<b>Member Coin Machine</b>	5.00% of total

\*This Fee Schedule is a part of your account agreement with LPCCU. Keep this information with the disclosure information you received when you opened your account.