

COST RECOVERY FEE SCHEDULE

This Fee Schedule is effective **June 8, 2020**

Unless otherwise indicated, the following Service Fees may be charged for each item.

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or by any network used to complete the transaction or inquiry.

CHECKING ACCOUNTS		ACCOUNT SERVICE FEES	
Basic Checking - Monthly Fee	FREE	Account Balancing/ACH Research - (First Half Hour)	\$10.00
Horizon Club Checking & Service Package - Monthly Dues	\$6.00	Account Balancing/ACH Research - (Per Hour After First Half Hour)	\$10.00
Premier Advantage Checking & Service Package (Age 50/Retired)	FREE	Account Maintenance Fee - Closure Within 90 Days of Opening	\$5.00
Share Draft Plus Checking - Balance \$500 and Up - Monthly Fee	FREE	Account Maintenance Fee - Re-Opening Within 90 Days of Closure	\$25.00
Share Draft Plus Checking - Balance Under \$500 - Monthly Fee	\$5.00	IRA Account Maintenance Fee - Closure Within One Year of Opening	\$50.00
Dormant Fee (Qtrly) - No activity in past 90 days & balance < \$200	\$5.00	HSA Account Maintenance Fee - Closure Within One Year of Opening	\$50.00
MEMBER REQUESTED CHECKING SERVICES		Copy of Check - Corporate Check (Rush - \$5.00 Extra)	\$3.00
Stop Payment Order on checks & ACH	\$24.00	Copy of Check - Personal/Business Checking (Rush - \$5.00 Extra)	\$3.00
Checks Images Mailed - Per Month	\$5.00	Copy of Check - Member access from Home Banking	FREE
Check Printing - Varies with Style and Quantity of Checks Ordered	Varies	Copy of Deposit/Payment/Check or Item (Rush - \$5.00 Extra)	\$1.00
Copy of Check	\$3.00	Copy of Statement or Interim Statement - Per Page	\$1.00
Temporary Checks - Pack of 8 Checks	\$3.00	Receive Statement via E-Statements on Home Banking	FREE
DEBIT CARD		Dormant/Inactive Fee (Under \$200 and Per Guidelines) - Quarterly	\$5.00
Photo Verification Fee - (Free if in conjunction with a dispute)	COST	Legal Orders - Garnishment, Attachment, Levy, Summons, Etc.	\$35.00
Transaction Fee - At LLCU ATM	FREE	No Address Fee - Per Quarter	\$5.00
Withdrawal Fee at Non-LLCU ATM (First 6 per Month - FREE)	\$1.00	Mail returned with no address or incorrect address	\$0.50
Point of Sale transactions (First 6 per Month - FREE)	\$1.00	(If above item "remailed")	\$1.00
Check Cashing 3% of the Check (single service members only)	Varies	Wire Transfer - Alloya Corporate FCU - C.U. to C.U. Funds Transfer	\$10.00
Collection Item	\$5.00	Wire Transfer - Outgoing - Domestic to Bank	\$20.00
Corporate Check payable to 3rd party under \$500.00	\$3.00	Wire Transfer - Outgoing - International	\$50.00
Foreign Currency Conversion Fee - Charged at our Cost	Varies		
Foreign Item - Drawn on Non-U.S. Bank / Credit Union	\$4.00		
NSF FEE APPLIES TO OVERDRAFTS "CREATED BY CHECK, IN-PERSON WITHDRAWAL, ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS"			
NSFs - ACH and Checks/Share Drafts	\$28.00	MEMBER REQUESTED MISCELLANEOUS SERVICES	
NSF check/Share Drafts - Unpaid Deposit/Payment where Member is not Maker	\$10.00	Fax Service - Local - 1st 3 Pgs = \$1.00, then \$.50/Page	Varies
Overdrawn Share Account	\$28.00	Fax Service - Long Distance - 1st 3 Pgs. = \$1.00, then \$.50/Page	Varies
NSFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Courtesy Pay		Fax Service - Receive Fax - Per Page	\$0.50
		Non Loan title work with CU relationship < \$5000 (excluding checking)	\$5.00
Amount Covered by Courtesy Pay	Fees	Photo Copies - Per Page	\$0.10
\$0.00 to \$0.99	\$3.00	MISCELLANEOUS LOAN FEES	
\$1.00 to \$4.99	\$10.00	Visa Gift Card fee for members	\$3.00
\$5.00 to \$9.99	\$15.00	Visa Gift Card fee for non-members	\$6.00
\$10.00 to \$19.99	\$25.00	Skip-A-Pay fee	\$25.00
\$20.00 and Above	\$28.00	LINCOLN-LINE AUDIO TELLER & PC HOME BANKING	
Withdrawal/Transfer Fee - Savings Account (First 6 Per Month-FREE)	\$3.00	Online Banking & Bill Pay Service	FREE
Withdrawal Fee - Christmas Savings - (First 1 Per Quarter - FREE)	\$3.00	Lincoln Line Audio Teller	FREE
Withdrawal Fee - Vacation Savings - (First 2 Per Quarter - FREE)	\$3.00	Online Banking Bill Pay NSF Items (per item)	\$24.00
SAFE DEPOSIT BOX FEES		Online Banking Bill Pay Stop Payment (per item)	\$24.00
EFFINGHAM OFFICE			
3 x 10 Annual Rental Fee	\$20.00		
5 x 10 Annual Rental Fee	\$30.00		
10 x 10 Annual Rental Fee	\$45.00		
OAKLAND OFFICE			
3 x 5 Annual Rental Fee	\$15.00		
5 x 5 Annual Rental Fee	\$20.00		
3 x 10 Annual Rental Fee	\$25.00		
5 x 10 Annual Rental Fee	\$35.00		
10 x 10 Annual Rental Fee	\$65.00		
MATTOON OFFICE			
5 x 5 Annual Rental Fee	\$15.00		
3 x 10 Annual Rental Fee	\$20.00		
5 x 10 Annual Rental Fee	\$30.00		
10 x 10 Annual Rental Fee	\$45.00		
SPRINGFIELD OFFICE			
5 x 5 Annual Rental Fee	\$20.00		
3 x 10 Annual Rental Fee	\$25.00		
10 x 10 Annual Rental Fee	\$65.00		
PROSPERITY SAFE DEPOSIT BOXES			
3 x 10 Annual Rental Fee	\$25.00		
5 x 10 Annual Rental Fee	\$35.00		
10 x 10 Annual Rental Fee	\$65.00		
PROSPERITY CONVENIENCE BOXES			
3 x 5 Annual Rental Fee	\$10.00		
5 x 5 Annual Rental Fee	\$15.00		
3 x 10 Annual Rental Fee	\$20.00		
Lost Key Fee	CU Cost		
Box Drilling Fee	CU Cost		