

CONSUMER ACCOUNT COMMON FEATURES Effective 8/1/20

LIMITS AND FEES - The following fees may be assessed against your account, and the following transaction limitations, if any, apply to your account:

Account activity printout	\$1.00 per page
Account balancing/research assistance	\$20.00 per hour

ATM Card Fee	\$5.00 per card
<i>Fee applies to ATM card(s) requested for any reason: initial, additional, or replacement. Shipping charges may apply.</i>	

BaZing	\$4.99
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Check cashing	\$2.00 per check
<i>Fee applies to members without a La Cap checking account.</i>	

Check printing	Fee depends on style
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Collection item (incoming)	\$10.00
<i>plus charges incurred by credit union</i>	

Copy of check	\$3.00 per item
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Courtesy Pay	\$30.00 per item
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Debit Card Replacement Fee	\$10.00 per card
<i>First two (2) are free. Shipping charges may apply.</i>	

Deposit checks returned unpaid	\$10.00
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Early Withdrawal Fee	
Club Savings Accounts	\$25.00

Gift Cards	\$3.00
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La Oops Overdraft Courtesy Call Service	\$60.00 per year
<i>Plus \$5.00 per call</i>	

Low Balance Fee	
Elite Saver	\$5.00
Savings (Regular/Special)	\$5.00
Bonus Checking	\$5.00
Simple Checking	\$8.00
Choice Checking	\$8.00
Liquid Assets Checking	\$8.00

Paper Statement Charge	\$2.00
<i>Paper Checking Statement Charges do not apply to Simple Checking account Holders 24 years of age or younger.</i>	

Monthly Service Charge	
Opportunity Checking	\$8.00

Non-sufficient funds item (each)	\$30.00
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Federally Insured by NCUA

MXH0920

CONSUMER ACCOUNT COMMON FEATURES ^{Effective} 8/1/20 (continued)

LIMITS AND FEES - The following fees may be assessed against your account, and the following transaction limitations, if any, apply to your account:

Official check	\$5.00 per check*
*Per check fee waived on up to three checks per day for Simple Plus Checking, Choice Plus Checking, or any account with \$10,000.00 or more on deposit under that one account number.	
Overdraft from Line of Credit	\$10.00 per transaction/transfer
Overdraft Protection Automatic transfer of funds from savings account to checking account	\$10.00 per fee
Overnight Shipping Fee	\$25.00 and up
Photocopy of statement	\$5.00
Reopen account within 6 months of closing	\$5.00
Return Mail Fee	\$5.00
Returned loan payment	up to \$30.00
Safe Deposit Box	\$20 - \$115 annually
Safe Deposit Box Drill	\$150.00
Safe Deposit Box Rekey	\$25.00
Safe Deposit Box Setup	\$10.00
Stop payment	\$30.00
Temporary checks (<i>first 4 checks free</i>)	\$2 for 4 checks
Unclaimed property fee Fee is charged when an account has been abandoned and the funds in that account must be turned over to the state under unclaimed property laws.	\$25.00
Wire Transfer (incoming) - <i>if applicable</i>	\$15.00
Wire Transfer Domestic (outgoing) - <i>if applicable</i>	\$20.00
Wire Transfer Foreign (outgoing) - <i>if applicable</i>	\$40.00